



**The Banking System in Turkey
Quarterly Statistics by "Banks and Groups"
March 2010
(Last vs. Previous Period)**

Report Code : DE08

June 2010



Contents

	<u>Page No.</u>
The Banking System in Turkey	
Quarterly Statistics by "Banks and Groups" - March 2010.....	i
 Balance Sheets of the Groups	
The Banking System in Turkey.....	1
Deposit Banks.....	5
State-owned Banks.....	9
Privately-owned Banks.....	13
Banks Under the Deposit Insurance Fund.....	17
Foreign Banks.....	21
Development and Investment Banks.....	25
 Balance Sheets of the Banks.....	29
<i>(Banks are listed alphabetically)</i>	
 Appendix	
Table 1 Turkish Banks - Ranked by Total Assets, as of March 31, 2010.....	209
Table 2 Number of Branches and Employees by the Banks and Groups, as of March 31, 2010.....	211
Table 3 Presentation of Assets and Liabilities According to their Outstanding Maturities, as of March 31, 2010.....	213
Table 4 Interest Rate Sensitivity of Assets, Liabilities and Off Balance-Sheet Items based on repricing dates, as of March 31, 2010.....	214
Table 5 Information on Currency Risk, as of March 31, 2010.....	215
Table 6 Bank Employees by Sex and Education, as of March 31, 2010.....	216
Table 7 Share in Group and Share in Sector, as of March 31, 2010	218
 Glossary.....	217

Banks and Groups, as of March 31, 2010

Sector Total	45		
I. Deposit Banks	32	II. Development and Investment Banks	13
- State-owned Banks Türkiye Cumhuriyeti Ziraat Bankası A.Ş. Türkiye Halk Bankası A.Ş. Türkiye Vakıflar Bankası T.A.O.		3 Aktif Yatırım Bankası A.Ş. BankPozitif Kredi ve Kalkınma Bankası A.Ş. Credit Agricole Yatırım Bankası Türk A.Ş. Diler Yatırım Bankası A.Ş. GSD Yatırım Bankası A.Ş.	
- Privately-owned Banks Adabank A.Ş. Akbank T.A.Ş. Alternatif Bank A.Ş. Anadolubank A.Ş. Şekerbank T.A.Ş. Tekstil Bankası A.Ş. Turkish Bank A.Ş. Türk Ekonomi Bankası A.Ş. Türkiye Garanti Bankası A.Ş. Türkiye İş Bankası A.Ş. Yapı ve Kredi Bankası A.Ş.	11	İller Bankası İMKB Takas ve Saklama Bankası A.Ş. Merrill Lynch Yatırım Bank A.Ş. Nurol Yatırım Bankası A.Ş. Taib Yatırım Bank A.Ş. Türk Eximbank Türkiye Kalkınma Bankası A.Ş. Türkiye Sınai Kalkınma Bankası A.Ş.	
- Banks Under the Deposit Insurance Fund Birleşik Fon Bankası A.Ş.	1		
- Foreign Banks Arap Türk Bankası A.Ş. Bank Mellat Citibank A.Ş. Denizbank A.Ş. Deutsche Bank A.Ş. Eurobank Tekfen A.Ş. Finans Bank A.Ş. Fortis Bank A.Ş. Habib Bank Limited HSBC Bank A.Ş. ING Bank A.Ş. JPMorgan Chase Bank N.A. Millenium Bank A.Ş. Société Générale (SA) The Royal Bank of Scotland N.V. Turkland Bank A.Ş. WestLB AG	17		

Banking System in Turkey ¹

“March 2010”

Developments in the Banking Sector

1. General Outlook

1.1. Economic Review

The recovery trend in economic activity continued.

Starting from the first quarter of 2009, the negative effects of the global crisis started to lessen. Risk perception of economic agents declined, in line with the economic activity, credit demand and supply started to increase. These developments continued in the first quarter of 2010.

Declaration of ‘fiscal rule’ in Turkey and its evaluation as feasible by the economic agents, in a conjuncture where fiscal problems and risks gained a specific importance in developed countries, were positive developments.

The recovery trend in economic activity was reflected also to the banking sector and loans increased. The rate of increase of loans under follow-up decreased and their share in total loan stock started to decline. Liquid assets decelerated parallel with the lower perception of risks.

Risks preserved.

On the other hand, the trend of lower use of foreign funds continued and the need for keeping the public sector borrowing requirement at a low level persists. The public finance problems in euro area countries with which Turkey has strong financial and commercial ties remains as an important risk. The exit strategy declaration of Central Bank of Republic of Turkey confirmed that the economic recovery period would not be supported with the use of monetary policy.

The positive effect of the decrease in interest rates on profitability continued with a slowdown. The profitability and shareholders’ equity growth of the banking sector is expected to be restricted in the coming period with the stop in the decrease in interest rates.

1.2. Developments in Balance Sheet Items

In the first quarter of the year, total assets increased in line with the increase in loans.

Total assets increased by 14 percent in the first quarter of the year compared to the same period of 2009. As of March 2010, total assets were TL 824 billion (USD 543 billion). The ratio of total assets to gross domestic product is estimated to increase 85 percent as of March 2010.

¹ Deposit banks and development and investment banks are included.

Total assets increased by 14 percent in deposit banks and development and investment banks, as compared to the March 2009. In the same period, the share of public banks in total assets increased by 1 percentage point, while the share of foreign banks in assets decreased by 1 percentage point. The share of private banks in assets remained unchanged.

The ratio of loans to total assets realized 49 percent by decreasing 1 percentage points as compared to March 2009, but increased 2 percentage points compared to December 2009. Loans to deposits ratio was 76 percent by decreasing 3 percentage points compared to March 2009. The same ratio was 56 percent in state-owned banks, 79 percent in private banks and 102 percent in foreign banks as of March 2010.

Compared to the previous year, consumer loans grew at a higher rate than the corporate loans in the first quarter of 2010. The rapid growth in consumer loans was mainly due to the growth in mortgage loans. The share of mortgage loans in total loans increased by 1 percentage point to 11 percent.

The share of loans under follow-up in total loans though continued to increase annually, decreased as compared to 2009 year-end. Special provisions grew faster than the loans under follow-up and consequently, the coverage of loans under follow-up by the provisions increased. The share of loans under follow-up before provisions in the balance sheet increased to 2.5 percent, and its ratio to the total loans to 5 percent level.

The share of TL deposits and shareholders' equity in liabilities continued to increase.

Deposit based funds remained important as before, among the non-deposit funds, share of loans from abroad decreased. Funds from repo transactions increased. In line with these developments in the liabilities structure and with the appreciation of TL against USD and Euro, the share of Fx items in the balance sheet decreased.

Shareholders' equity was TL 112 billion (USD 74 billion) as of March 2010 with an increase of 28 percent compared to March 2009. This growth was supported mainly by the increase in paid-in capital and extraordinary reserves.

Compared to March 2009, the capital adequacy ratio increased by 1.6 percentage points to 20.2 percent,

The ratio of free shareholders' equity to total assets increased from 8.7 percent to 10.2 percent with the growth of shareholders' equity and improvement of asset quality.

1.3. Profitability

Profits continued to increase but at a decelerating rate.

In the first quarter of the year, interest income was TL 19.2 billion and the interest expenses were TL 8.6 billion. Net interest income increased by 8 percent to TL 10.6 billion compared to the same period of 2009.

Profit volume increased by 22 percent to TL 6.1 billion compared to the same period of previous year. The decrease in interest rates had a positive effect on profits where the average maturity of total assets were longer than the average maturity of total liabilities.

With the weakening of this effect, the profit volume is expected to be determined mainly by the change in the volume of credits in the coming period.

High level of shareholders' equity, the increase in other operational income and the decrease in the provisions due to the decrease in the loans under follow-up added to the increase in profitability.

Return on equity was realized as 18.3 percent and return on assets as 2.5 percent on annual basis.

1.4. Balance Sheet Risks

There was no considerable change in the Fx position or maturity risks.

Net foreign exchange position of the banking sector showed a deficit of USD 447 million. Compared to March 2009, the ratio of TL equivalent of FX assets to total assets decreased by 5 percentage points to 27 percent, while the ratio of TL equivalent of FX liabilities to total liabilities decreased also by 4 percentage point to 31 percent.

Considering maturity 49 percent of total assets and 79 percent of total liabilities had a maturity of less than 1 year. The maturity mismatch between the assets and liabilities was negatively affected from the decrease in the use of foreign funds and positively from the increase in own funds.

A 1.4 percent (TL 5.8 billion) of loans and a 3 percent (TL 15.6 billion) of total deposits belong to the risk group of banks. Banks' net risks arising from their risk groups amount (TL -9.9 billion).

1.5. Selected Issues

The number of branches and employees increased.

As of March 2010, the number of banks operating in Turkey remained the same at 45 compared to December 2009. On the other hand, the number of branches and employees increased by 2 and 2,091 to 9,029 and 174,493 in the same period, respectively.

According to the asset size, deposit share of the first five banks increased by 1 percentage point, loans and deposits share remained same compared to December 2009, while the share of first ten banks in assets, loans, and deposits remained same at 87 percent, 91 percent and 85 percent respectively.

Off-balance sheet items continued to grow especially due to the increase in commitments.

The growth in the number of credit cards and debit cards slowed down while the volume of transactions continued to increase. On the other hand, regarding the internet banking both the number of customers and the volume of transactions increased.

The Banking System in Turkey

Assets

(USD Million)

	March 2010			%	March 2009			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	14,177	13,046	27,223	5.0	17,479	13,865	31,344	7.2
Fin.ass.where fair value cha. is refl.to I/S (Net)	5,701	1,250	6,951	1.3	5,458	1,347	6,806	1.6
Financial assets held for trading	4,462	1,250	5,711	1.1	3,801	1,346	5,148	1.2
Public sector debt securities	3,704	707	4,411	0.8	2,512	486	2,997	0.7
Securities representing a share in capital	6	0	6	0.0	3	0	3	0.0
Derivative financial assets held for trading	732	515	1,247	0.2	1,278	832	2,110	0.5
Other marketable securities	20	27	47	0.0	8	28	37	0.0
Fin.assets clas. as fair value change is refl.to I/S	1,240	0	1,240	0.2	1,657	1	1,658	0.4
Public sector debt securities	50	0	50	0.0	93	0	93	0.0
Securities representing a share in capital	0	0	0	0.0	0	1	1	0.0
Loans	1,190	0	1,190	0.2	1,563	0	1,563	0.4
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	5,698	20,348	26,046	4.8	3,163	19,669	22,832	5.3
Money Market Securities	8,165	142	8,307	1.5	6,676	539	7,215	1.7
Interbank money market placements	8,122	96	8,218	1.5	6,647	424	7,071	1.6
Istanbul Stock Exc. money market placements	37	0	37	0.0	24	0	24	0.0
Receiv. from reverse repurchase agreements	6	46	53	0.0	5	115	120	0.0
Financial Assets Available for Sale (Net)	92,753	18,979	111,731	20.6	39,013	17,814	56,827	13.1
Securities representing a share in capital	172	76	248	0.0	71	71	142	0.0
Public sector debt securities	92,105	15,735	107,840	19.8	38,606	13,893	52,500	12.1
Other marketable securities	476	3,168	3,643	0.7	336	3,850	4,186	1.0
Loans	190,993	75,819	266,812	49.1	151,271	67,358	218,629	50.4
Loans	188,886	75,766	264,651	48.7	149,299	67,352	216,650	49.9
Loans granted to the Banks risk group	1,880	1,944	3,823	0.7	814	1,631	2,445	0.6
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	187,006	73,822	260,828	48.0	148,485	65,721	214,205	49.3
Loans under follow-up	13,170	160	13,329	2.5	9,507	101	9,609	2.2
Specific provisions (-)	11,062	107	11,169	2.1	7,535	95	7,630	1.8
Factoring Receivables	158	29	188	0.0	39	8	47	0.0
Investments held to Maturity (Net)	59,256	13,559	72,815	13.4	56,613	15,030	71,643	16.5
Public sector debt securities	59,245	12,722	71,967	13.2	56,607	14,921	71,528	16.5
Other marketable securities	11	837	848	0.2	6	109	115	0.0
Investments and Associates (Net)	793	155	949	0.2	643	159	801	0.2
Accounted with equity method	0	126	126	0.0	44	132	177	0.0
Non-consolidated investments and associates	793	29	823	0.2	598	26	625	0.1
Financial investments and associates	329	29	358	0.1	180	26	207	0.0
Non-financial investments and associates	465	0	465	0.1	418	0	418	0.1
Subsidiaries (Net)	5,454	1,834	7,287	1.3	3,484	1,691	5,175	1.2
Financial subsidiaries	4,009	1,828	5,838	1.1	2,590	1,686	4,276	1.0
Non-financial subsidiaries	1,445	5	1,450	0.3	894	5	899	0.2
Joint Ventures (Business Partners) (Net)	1	19	20	0.0	0	15	15	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	1	19	20	0.0	0	15	15	0.0
Financial joint ventures	0	19	19	0.0	0	15	15	0.0
Non-financial joint ventures	1	0	1	0.0	0	0	0	0.0
Receivables From Leasing Transactions	1	84	85	0.0	1	139	140	0.0
Finance lease receivables	0	88	88	0.0	1	152	153	0.0
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	1	0	1	0.0	0	0	0	0.0
Unearned income (-)	0	4	4	0.0	0	13	13	0.0
Derivative Financial Assets Held for Hedging	229	13	242	0.0	705	23	728	0.2
Fair value hedges	107	1	108	0.0	282	3	285	0.1
Cash flow hedges	122	12	134	0.0	423	20	443	0.1
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	6,535	7	6,542	1.2	5,740	6	5,746	1.3
Intangible Assets (Net)	1,155	2	1,157	0.2	1,091	2	1,093	0.3
Goodwill	701	0	701	0.1	637	0	637	0.1
Other	454	2	455	0.1	454	2	456	0.1
Real Estates for Investment Purpose (Net)	17	0	17	0.0	6	0	6	0.0
Assets for Tax	1,532	0	1,532	0.3	911	0	911	0.2
Current assets for tax	70	0	70	0.0	90	0	90	0.0
Deferred assets for tax	1,462	0	1,462	0.3	822	0	822	0.2
Prop.&Equ.for Sale p. and from Term.Op.(Net)	266	0	266	0.0	251	0	251	0.1
Other Assets	3,793	1,453	5,246	1.0	3,014	991	4,005	0.9
Total Assets	396,678	146,738	543,416	100.0	295,558	138,657	434,215	100.0

Liabilities

(USD Million)

	March 2010			%	March 2009			%
	TC	FC	Total		TC	FC	Total	
Deposits	234,022	114,905	348,926	64.2	175,487	101,555	277,043	63.8
Deposits held by the Banks risk group	5,653	4,671	10,324	1.9	4,191	4,130	8,321	1.9
Other	228,368	110,234	338,602	62.3	171,297	97,425	268,722	61.9
Derivative Finan. Liabilities Held for Trading	1,120	559	1,679	0.3	907	624	1,532	0.4
Funds Borrowed	8,620	39,444	48,064	8.8	7,222	39,962	47,185	10.9
Money Market Takings	28,480	6,856	35,335	6.5	22,855	3,353	26,208	6.0
Interbank money market takings	0	96	96	0.0	0	477	477	0.1
Istanbul Stock Exc. money market takings	0	0	0	0.0	21	0	21	0.0
Funds provided under repurchase agreements	28,480	6,760	35,239	6.5	22,834	2,876	25,709	5.9
Marketable Securities Issued (Net)	95	0	95	0.0	0	0	0	0.0
Bills	62	0	62	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	33	0	33	0.0	0	0	0	0.0
Funds	3,993	120	4,112	0.8	3,442	76	3,518	0.8
Borrower funds	118	120	238	0.0	281	76	356	0.1
Others	3,874	0	3,874	0.7	3,161	0	3,161	0.7
Miscellaneous Payables	9,365	1,062	10,427	1.9	6,579	1,114	7,693	1.8
Other External Resources	3,373	1,295	4,669	0.9	2,808	1,896	4,705	1.1
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	29	25	53	0.0	27	91	118	0.0
Finance leasing payables	35	26	62	0.0	36	98	134	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	6	2	8	0.0	8	7	16	0.0
Derivative Finan. Liabilities Held for Hedging	841	55	896	0.2	713	88	801	0.2
Fair value hedges	308	27	335	0.1	61	37	98	0.0
Cash flow hedges	534	27	561	0.1	652	51	703	0.2
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	8,270	547	8,818	1.6	6,504	504	7,009	1.6
General provisions	2,460	415	2,875	0.5	1,850	339	2,188	0.5
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	1,335	1	1,336	0.2	1,133	0	1,134	0.3
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	4,475	131	4,606	0.8	3,521	166	3,687	0.8
Liabilities for Tax	2,198	11	2,210	0.4	1,668	4	1,673	0.4
Current liabilities for tax	2,167	11	2,178	0.4	1,634	4	1,638	0.4
Deferred liabilities for tax	31	0	31	0.0	35	0	35	0.0
Lia.for Pro.&Equ.for Sale p. and from Term.Op.(Net)	0	1	1	0.0	0	1	1	0.0
Subordinated Loans	117	3,982	4,099	0.8	107	3,940	4,047	0.9
Shareholders' Equity	73,547	483	74,030	13.6	52,739	-54	52,684	12.1
Paid-in capital	27,525	0	27,525	5.1	22,673	0	22,673	5.2
Supplementary capital	11,926	475	12,401	2.3	8,153	-60	8,093	1.9
Share premium	2,077	0	2,077	0.4	1,887	0	1,887	0.4
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	3,594	522	4,117	0.8	258	1	258	0.1
Revaluation changes of property and equip.	510	0	510	0.1	451	0	451	0.1
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est.for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv.&ass.,subs.& joint vent.	55	0	55	0.0	49	0	49	0.0
Hedging funds (active part)	-394	-47	-441	-0.1	-324	-61	-385	-0.1
Val.inc.in pro.& equ.held for sale p.and term.ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	6,083	0	6,083	1.1	5,832	0	5,832	1.3
Profit reserves	34,772	8	34,780	6.4	24,201	5	24,207	5.6
Legal reserves	4,558	3	4,561	0.8	3,443	3	3,445	0.8
Status reserves	25	0	25	0.0	17	0	17	0.0
Extraordinary reserves	29,788	0	29,788	5.5	20,431	0	20,431	4.7
Other profit reserves	401	5	407	0.1	311	3	314	0.1
Profit or loss	-677	0	-677	-0.1	-2,288	0	-2,288	-0.5
Prior years income/loss	-4,710	0	-4,710	-0.9	-5,291	0	-5,291	-1.2
Current year income/loss	4,034	0	4,034	0.7	3,002	0	3,002	0.7
Total Liabilities	374,071	169,345	543,416	100.0	281,059	153,156	434,215	100.0

The Banking System in Turkey

Off Balance Sheet Commitments

(USD Million)

	March 2010			March 2009		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	32,602	47,289	79,891	23,849	42,804	66,653
Letters of guarantee	30,844	27,757	58,600	22,957	25,326	48,283
Bank acceptances	1	1,957	1,958	1	1,894	1,895
Letters of credit	34	14,999	15,033	3	12,971	12,974
Prefinancing given as guarantee	0	7	8	0	20	20
Endorsements	0	356	356	0	475	475
Other guarantees and warranties	1,723	2,213	3,935	889	2,117	3,006
Commitments	98,425	26,713	125,138	66,902	16,787	83,689
Irrevocable commitments	91,266	22,120	113,386	62,854	13,326	76,180
Revocable commitments	7,159	4,593	11,752	4,048	3,461	7,509
Derivative Financial Instruments	66,062	128,254	194,316	52,364	96,380	148,744
Derivative finan. instruments held for hedging	7,624	6,146	13,769	8,595	4,404	12,998
Trading transactions	58,439	122,108	180,547	43,769	91,976	135,745
Custody and Pledged Securities	5,195,684	294,225	5,489,909	3,702,651	211,436	3,914,087
Items held in Custody	4,582,311	24,650	4,606,961	3,312,343	22,672	3,335,015
Pledged Items	581,869	262,505	844,374	369,164	182,175	551,339
Accepted independent guaran. and warrant.	31,505	7,069	38,574	21,145	6,588	27,733
Total Off Balance Sheet Commitments	5,392,774	496,480	5,889,253	3,845,766	367,406	4,213,172

Income-Expenditure

(USD Million)

	March 2010	March 2009
Interest Income	12,679	13,678
Interest on loans	7,528	8,590
Interest received from reserve deposits	77	144
Interest received from banks	164	247
Interest received from money market transactions	106	164
Interest received from marketable securities portfolio	4,737	4,450
Other interest income	66	82
Interest Expenses	5,665	7,774
Interest on deposits	4,591	6,407
Interest on money market transactions	456	735
Interest on funds borrowed	530	545
Interest on securities issued	2	0
Other interest expenses	86	88
Net Interest Income/Expenses	7,014	5,903
Net Fees and Commissions Income/Expenses	1,564	1,344
Fees and commissions received	1,834	1,629
Fees and commissions paid	270	285
Dividend Income	256	236
Trading Profit/Loss (net)	206	461
Profit/loss on trading account securities	487	334
Profit/losses on derivative financial transactions	-955	241
Foreign exchange profit/loss	674	-114
Other Operating Income	1,168	666
Total Operating Income/Expenses	10,209	8,610
Provision for Loan Losses or other Receivables (-)	1,410	1,995
Specific provisions of banks loans and other receivables*	889	1,479
General provision expenses*	188	119
Other Operating Expenses (-)	3,803	3,039
Personnel Expenses*	1,701	1,394
Net Operating Profit/Loss	4,996	3,577
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	-5	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	4,991	3,577
Provisions for Taxes on Income from Continuing Operations (±)	-972	-687
Net Profit/Loss from Continuing Operations	4,018	2,890
Net Profit/Loss Before Taxes from Terminated Operations	16	118
Provisions for Taxes on Income from Terminated Operations (±)	0	-6
Net Profit/Loss from Terminated Operations	16	112
Net Profit/Losses	4,034	3,002

* Used from information and disclosures related to income statement*.

Ratios

(%)

	March 2010	March 2009
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	20.2	18.6
Shareholders' Equity / Total Assets	13.6	12.1
(Shareholders' Equity - Permanent Assets) / Total Assets	10.2	8.7
Net On Balance Sheet Position / Total Shareholders' Equity	-15.6	-3.9
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-0.7	0.5
Balance-Sheet Ratios		
TC Assets / Total Assets	73.0	68.1
TC Liabilities / Total Liabilities	68.8	64.7
FC Assets / FC Liabilities	86.7	90.5
TC Deposits / Total Deposits	67.1	63.3
TC Loans / Total Loans and Receivables	71.6	69.2
Total Deposits / Total Assets	64.2	63.8
Funds Borrowed / Total Assets	8.8	10.9
Assets Quality		
Financial Assets (net) / Total Assets	35.3	31.3
Total Loans and Receivables / Total Assets	49.1	50.4
Total Loans and Receivables / Total Deposits	76.5	78.9
Loans Under Follow-up (gross) / Total Loans and Receivables	5.0	4.4
Loans Under Follow-up (net) / Total Loans and Receivables	0.8	0.9
Specific Provisions / Loans Under Follow-up	83.8	79.4
Permanent Assets / Total Assets	3.4	3.5
Consumer Loans / Total Loans and Receivables	33.3	31.7
Liquidity		
Liquid Assets / Total Assets	33.2	28.8
Liquid Assets / Short-term Liabilities	54.6	46.4
TC Liquid Assets / Total Assets	23.3	16.5
Profitability		
Net Profit/Losses / Total Assets	0.7	0.7
Net Profit/Losses / Total Shareholders' Equity	5.4	5.7
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.9	0.8
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	1.1	1.0
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	60.0	51.4
Non-interest Income (net) / Total Assets	0.6	0.6
Other Operating Expenses / Total Assets	0.7	0.7
Personnel Expenses / Other Operating Expenses	44.7	45.9
Non-interest Income (net) / Other Operating Expenses	84.0	89.1

Quarterly profitability and income-expenditure ratios, except year-end figures, should be considered periodically.

Deposit Banks

Assets

(USD Million)

	March 2010			%	March 2009			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	14,065	12,965	27,030	5.1	17,388	13,783	31,171	7.4
Fin.ass.where fair value cha. is refl.to I/S (Net)	5,347	1,213	6,560	1.2	5,307	1,334	6,641	1.6
Financial assets held for trading	4,107	1,213	5,320	1.0	3,650	1,333	4,983	1.2
Public sector debt securities	3,376	680	4,055	0.8	2,396	481	2,877	0.7
Securities representing a share in capital	6	0	6	0.0	3	0	3	0.0
Derivative financial assets held for trading	707	506	1,212	0.2	1,243	824	2,067	0.5
Other marketable securities	19	27	47	0.0	8	28	36	0.0
Fin.assets clas. as fair value change is refl.to I/S	1,240	0	1,240	0.2	1,657	1	1,658	0.4
Public sector debt securities	50	0	50	0.0	93	0	93	0.0
Securities representing a share in capital	0	0	0	0.0	0	1	1	0.0
Loans	1,190	0	1,190	0.2	1,563	0	1,563	0.4
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	3,924	19,802	23,726	4.5	2,110	19,446	21,556	5.1
Money Market Securities	6,370	142	6,512	1.2	5,672	529	6,201	1.5
Interbank money market placements	6,335	96	6,430	1.2	5,648	414	6,062	1.4
Istanbul Stock Exc. money market placements	33	0	33	0.0	24	0	24	0.0
Receiv. from reverse repurchase agreements	2	46	48	0.0	0	115	115	0.0
Financial Assets Available for Sale (Net)	91,460	18,593	110,053	21.0	38,102	17,526	55,628	13.3
Securities representing a share in capital	139	68	207	0.0	54	63	117	0.0
Public sector debt securities	90,862	15,466	106,328	20.3	37,729	13,652	51,380	12.2
Other marketable securities	459	3,059	3,518	0.7	320	3,811	4,130	1.0
Loans	184,376	71,757	256,132	48.8	144,933	63,925	208,858	49.8
Loans	182,313	71,704	254,017	48.4	142,973	63,919	206,892	49.3
Loans granted to the Banks risk group	1,595	1,755	3,350	0.6	671	1,572	2,243	0.5
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	180,719	69,949	250,667	47.7	142,303	62,347	204,649	48.8
Loans under follow-up	12,953	156	13,109	2.5	9,386	98	9,484	2.3
Specific provisions (-)	10,890	103	10,993	2.1	7,426	91	7,518	1.8
Factoring Receivables	158	29	187	0.0	38	8	46	0.0
Investments held to Maturity (Net)	58,725	13,523	72,248	13.8	56,350	14,988	71,338	17.0
Public sector debt securities	58,715	12,689	71,404	13.6	56,344	14,886	71,230	17.0
Other marketable securities	10	834	845	0.2	6	102	108	0.0
Investments and Associates (Net)	701	155	855	0.2	602	158	761	0.2
Accounted with equity method	0	126	126	0.0	44	132	177	0.0
Non-consolidated investments and associates	701	29	729	0.1	558	26	584	0.1
Financial investments and associates	246	29	275	0.1	148	26	174	0.0
Non-financial investments and associates	454	0	454	0.1	410	0	410	0.1
Subsidiaries (Net)	5,321	1,758	7,078	1.3	3,372	1,615	4,987	1.2
Financial subsidiaries	3,891	1,758	5,649	1.1	2,483	1,615	4,098	1.0
Non-financial subsidiaries	1,430	0	1,430	0.3	889	0	889	0.2
Joint Ventures (Business Partners) (Net)	1	19	20	0.0	0	15	15	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	1	19	20	0.0	0	15	15	0.0
Financial joint ventures	0	19	19	0.0	0	15	15	0.0
Non-financial joint ventures	1	0	1	0.0	0	0	0	0.0
Receivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
Finance lease receivables	0	0	0	0.0	0	0	0	0.0
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	0	0	0.0	0	0	0	0.0
Derivative Financial Assets Held for Hedging	229	13	242	0.0	705	23	728	0.2
Fair value hedges	107	1	108	0.0	282	3	285	0.1
Cash flow hedges	122	12	134	0.0	423	20	443	0.1
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	6,392	7	6,399	1.2	5,615	6	5,621	1.3
Intangible Assets (Net)	1,145	2	1,146	0.2	1,086	2	1,088	0.3
Goodwill	701	0	701	0.1	637	0	637	0.2
Other	443	2	445	0.1	449	2	450	0.1
Real Estates for Investment Purpose (Net)	7	0	7	0.0	6	0	6	0.0
Assets for Tax	1,439	0	1,439	0.3	830	0	830	0.2
Current assets for tax	6	0	6	0.0	31	0	31	0.0
Deferred assets for tax	1,433	0	1,433	0.3	798	0	798	0.2
Prop.&Equ.for Sale p. and from Term.Op.(Net)	265	0	265	0.1	249	0	249	0.1
Other Assets	3,751	1,370	5,121	1.0	2,966	859	3,825	0.9
Total Assets	383,674	141,348	525,023	100.0	285,331	134,219	419,549	100.0

Deposit Banks

March 2010

Liabilities

(USD Million)

	March 2010			%	March 2009			%
	TC	FC	Total		TC	FC	Total	
Deposits	234,022	114,905	348,926	66.5	175,487	101,555	277,043	66.0
Deposits held by the Banks risk group	5,653	4,671	10,324	2.0	4,191	4,130	8,321	2.0
Other	228,368	110,234	338,602	64.5	171,297	97,425	268,722	64.1
Derivative Finan. Liabilities Held for Trading	1,113	552	1,664	0.3	878	617	1,495	0.4
Funds Borrowed	8,485	34,155	42,640	8.1	7,131	35,384	42,515	10.1
Money Market Takings	27,442	6,719	34,160	6.5	22,208	3,320	25,528	6.1
Interbank money market takings	0	8	8	0.0	0	477	477	0.1
Istanbul Stock Exc. money market takings	0	0	0	0.0	19	0	19	0.0
Funds provided under repurchase agreements	27,442	6,711	34,152	6.5	22,188	2,843	25,031	6.0
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	3,017	0	3,017	0.6	2,676	0	2,676	0.6
Borrower funds	81	0	81	0.0	223	0	223	0.1
Others	2,936	0	2,936	0.6	2,453	0	2,453	0.6
Miscellaneous Payables	8,581	994	9,575	1.8	5,936	1,083	7,019	1.7
Other External Resources	3,008	1,086	4,094	0.8	2,436	1,704	4,140	1.0
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	29	25	53	0.0	27	91	118	0.0
Finance leasing payables	35	26	62	0.0	36	98	134	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	6	2	8	0.0	8	7	16	0.0
Derivative Finan. Liabilities Held for Hedging	841	55	896	0.2	713	88	801	0.2
Fair value hedges	308	27	335	0.1	61	37	98	0.0
Cash flow hedges	534	27	561	0.1	652	51	703	0.2
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	8,093	547	8,640	1.6	6,367	504	6,872	1.6
General provisions	2,401	415	2,816	0.5	1,795	339	2,134	0.5
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	1,285	1	1,286	0.2	1,099	0	1,099	0.3
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	4,406	131	4,538	0.9	3,473	166	3,639	0.9
Liabilities for Tax	2,076	11	2,087	0.4	1,554	4	1,558	0.4
Current liabilities for tax	2,046	11	2,058	0.4	1,524	4	1,528	0.4
Deferred liabilities for tax	30	0	30	0.0	30	0	30	0.0
Lia. for Pro. & Equ. for Sale p. and from Term. Op. (Net)	0	1	1	0.0	0	1	1	0.0
Subordinated Loans	117	3,788	3,906	0.7	107	3,724	3,830	0.9
Shareholders' Equity	64,891	472	65,363	12.4	45,977	-25	45,953	11.0
Paid-in capital	21,880	0	21,880	4.2	18,508	0	18,508	4.4
Supplementary capital	10,586	464	11,050	2.1	6,859	-30	6,829	1.6
Share premium	2,063	0	2,063	0.4	1,874	0	1,874	0.4
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	3,543	511	4,055	0.8	258	14	272	0.1
Revaluation changes of property and equip.	486	0	486	0.1	431	0	431	0.1
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est. for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv. & ass., subs. & joint vent.	55	0	55	0.0	49	0	49	0.0
Hedging funds (active part)	-394	-47	-441	-0.1	-324	-44	-368	-0.1
Val. inc. in pro. & equ. held for sale p. and term. ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	4,832	0	4,832	0.9	4,571	0	4,571	1.1
Profit reserves	33,741	8	33,749	6.4	23,501	5	23,507	5.6
Legal reserves	4,165	3	4,168	0.8	3,130	3	3,133	0.7
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	29,193	0	29,193	5.6	20,077	0	20,077	4.8
Other profit reserves	382	5	388	0.1	294	3	296	0.1
Profit or loss	-1,316	0	-1,316	-0.3	-2,891	0	-2,891	-0.7
Prior years income/loss	-5,210	0	-5,210	-1.0	-5,727	0	-5,727	-1.4
Current year income/loss	3,894	0	3,894	0.7	2,836	0	2,836	0.7
Total Liabilities	361,714	163,309	525,023	100.0	271,498	148,051	419,549	100.0

Deposit Banks

Off Balance Sheet Commitments

(USD Million)

	March 2010			March 2009		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	29,781	45,470	75,251	22,040	41,151	63,191
Letters of guarantee	29,373	27,017	56,390	21,767	24,783	46,550
Bank acceptances	1	1,952	1,954	1	1,878	1,878
Letters of credit	34	14,714	14,748	3	12,596	12,600
Prefinancing given as guarantee	0	7	8	0	20	20
Endorsements	0	24	24	0	68	68
Other guarantees and warranties	373	1,755	2,128	269	1,806	2,076
Commitments	97,677	25,333	123,011	66,525	16,014	82,539
Irrevocable commitments	90,790	21,587	112,377	62,706	12,851	75,557
Revocable commitments	6,887	3,747	10,634	3,820	3,163	6,982
Derivative Financial Instruments	65,242	124,868	190,109	51,525	94,393	145,918
Derivative finan. instruments held for hedging	7,624	6,146	13,769	8,595	4,404	12,998
Trading transactions	57,618	118,722	176,340	42,930	89,989	132,919
Custody and Pledged Securities	811,155	275,872	1,087,027	611,924	199,380	811,304
Items held in Custody	204,185	24,382	228,567	226,448	22,431	248,879
Pledged Items	576,067	244,647	820,713	364,828	170,589	535,417
Accepted independent guaran. and warrant.	30,904	6,843	37,747	20,647	6,360	27,007
Total Off Balance Sheet Commitments	1,003,855	471,543	1,475,398	752,014	350,938	1,102,952

Income-Expenditure

(USD Million)

	March 2010	March 2009
Interest Income	12,414	13,347
Interest on loans	7,373	8,362
Interest received from reserve deposits	77	143
Interest received from banks	147	227
Interest received from money market transactions	83	144
Interest received from marketable securities portfolio	4,670	4,391
Other interest income	65	80
Interest Expenses	5,616	7,675
Interest on deposits	4,591	6,407
Interest on money market transactions	428	654
Interest on funds borrowed	514	529
Interest on securities issued	0	0
Other interest expenses	82	85
Net Interest Income/Expenses	6,799	5,672
Net Fees and Commissions Income/Expenses	1,545	1,328
Fees and commissions received	1,812	1,611
Fees and commissions paid	267	283
Dividend Income	246	235
Trading Profit/Loss (net)	197	445
Profit/loss on trading account securities	484	330
Profit/losses on derivative financial transactions	-955	244
Foreign exchange profit/loss	669	-129
Other Operating Income	1,135	639
Total Operating Income/Expenses	9,922	8,319
Provision for Loan Losses or other Receivables (-)	1,382	1,969
Specific provisions of banks loans and other receivables*	871	1,476
General provision expenses*	186	111
Other Operating Expenses (-)	3,709	2,966
Personnel Expenses*	1,649	1,351
Net Operating Profit/Loss	4,831	3,383
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	-5	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	4,826	3,383
Provisions for Taxes on Income from Continuing Operations (±)	-947	-660
Net Profit/Loss from Continuing Operations	3,879	2,723
Net Profit/Loss Before Taxes from Terminated Operations	16	118
Provisions for Taxes on Income from Terminated Operations (±)	0	-6
Net Profit/Loss from Terminated Operations	16	112
Net Profit/Losses	3,894	2,836

* Used from information and disclosures related to income statement".

Ratios

(%)

	March 2010	March 2009
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	18.6	17.0
Shareholders' Equity / Total Assets	12.4	11.0
(Shareholders' Equity - Permanent Assets) / Total Assets	9.0	7.5
Net On Balance Sheet Position / Total Shareholders' Equity	-18.2	-5.2
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-0.8	0.5
Balance-Sheet Ratios		
TC Assets / Total Assets	73.1	68.0
TC Liabilities / Total Liabilities	68.9	64.7
FC Assets / FC Liabilities	86.6	90.7
TC Deposits / Total Deposits	67.1	63.3
TC Loans / Total Loans and Receivables	72.0	69.4
Total Deposits / Total Assets	66.5	66.0
Funds Borrowed / Total Assets	8.1	10.1
Assets Quality		
Financial Assets (net) / Total Assets	36.0	32.0
Total Loans and Receivables / Total Assets	48.8	49.8
Total Loans and Receivables / Total Deposits	73.4	75.4
Loans Under Follow-up (gross) / Total Loans and Receivables	5.1	4.5
Loans Under Follow-up (net) / Total Loans and Receivables	0.8	0.9
Specific Provisions / Loans Under Follow-up	83.9	79.3
Permanent Assets / Total Assets	3.4	3.5
Consumer Loans / Total Loans and Receivables	34.6	33.1
Liquidity		
Liquid Assets / Total Assets	33.1	28.9
Liquid Assets / Short-term Liabilities	53.3	45.4
TC Liquid Assets / Total Assets	23.1	16.3
Profitability		
Net Profit/Losses / Total Assets	0.7	0.7
Net Profit/Losses / Total Shareholders' Equity	6.0	6.2
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.9	0.8
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	1.1	1.0
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	59.7	50.4
Non-interest Income (net) / Total Assets	0.6	0.6
Other Operating Expenses / Total Assets	0.7	0.7
Personnel Expenses / Other Operating Expenses	44.5	45.6
Non-interest Income (net) / Other Operating Expenses	84.2	89.2

Quarterly profitability and income-expenditure ratios, except year-end figures, should be considered periodically.

State-owned Banks

Assets

(USD Million)

	March 2010			%	March 2009			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	5,269	3,028	8,296	4.9	5,715	2,522	8,237	6.3
Fin.ass.where fair value cha. is refl.to I/S (Net)	253	68	321	0.2	413	82	495	0.4
Financial assets held for trading	253	68	321	0.2	413	82	495	0.4
Public sector debt securities	251	40	291	0.2	409	28	437	0.3
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	0	28	28	0.0	3	54	57	0.0
Other marketable securities	1	0	1	0.0	0	0	1	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	87	6,152	6,238	3.7	20	3,837	3,857	3.0
Money Market Securities	1,848	39	1,886	1.1	2,878	79	2,957	2.3
Interbank money market placements	1,848	39	1,886	1.1	2,878	79	2,957	2.3
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	29,433	5,249	34,683	20.3	10,190	5,087	15,277	11.7
Securities representing a share in capital	75	12	86	0.1	21	11	32	0.0
Public sector debt securities	29,202	5,190	34,392	20.1	10,163	4,099	14,262	11.0
Other marketable securities	156	48	204	0.1	6	977	983	0.8
Loans	57,135	16,006	73,141	42.8	42,240	11,935	54,175	41.6
Loans	56,644	16,006	72,650	42.5	41,825	11,935	53,761	41.3
Loans granted to the Banks risk group	407	232	638	0.4	45	111	156	0.1
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	56,237	15,774	72,012	42.2	41,780	11,824	53,605	41.2
Loans under follow-up	3,227	6	3,234	1.9	2,295	5	2,301	1.8
Specific provisions (-)	2,736	6	2,742	1.6	1,881	5	1,887	1.4
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	36,697	4,826	41,523	24.3	36,078	5,425	41,503	31.9
Public sector debt securities	36,694	4,801	41,496	24.3	36,075	5,387	41,462	31.8
Other marketable securities	3	24	27	0.0	2	38	40	0.0
Investments and Associates (Net)	176	126	302	0.2	129	132	261	0.2
Accounted with equity method	0	126	126	0.1	44	132	177	0.1
Non-consolidated investments and associates	176	0	176	0.1	85	0	85	0.1
Financial investments and associates	167	0	167	0.1	77	0	77	0.1
Non-financial investments and associates	9	0	9	0.0	8	0	8	0.0
Subsidiaries (Net)	450	366	817	0.5	309	330	639	0.5
Financial subsidiaries	361	366	727	0.4	219	330	549	0.4
Non-financial subsidiaries	89	0	89	0.1	90	0	90	0.1
Joint Ventures (Business Partners) (Net)	0	19	19	0.0	0	15	15	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	19	19	0.0	0	15	15	0.0
Financial joint ventures	0	19	19	0.0	0	15	15	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Receivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
Finance lease receivables	0	0	0	0.0	0	0	0	0.0
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	0	0	0.0	0	0	0	0.0
Derivative Financial Assets Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	1,992	3	1,996	1.2	1,652	2	1,654	1.3
Intangible Assets (Net)	48	1	49	0.0	30	2	31	0.0
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	48	1	49	0.0	30	2	31	0.0
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	410	0	410	0.2	257	0	257	0.2
Current assets for tax	2	0	2	0.0	0	0	0	0.0
Deferred assets for tax	408	0	408	0.2	256	0	256	0.2
Prop.&Equ.for Sale p. and from Term.Op.(Net)	84	0	84	0.0	81	0	81	0.1
Other Assets	913	149	1,062	0.6	590	199	789	0.6
Total Assets	134,794	36,033	170,827	100.0	100,581	29,647	130,227	100.0

State-owned Banks

March 2010

Liabilities

(USD Million)

	March 2010			%	March 2009			%
	TC	FC	Total		TC	FC	Total	
Deposits	98,612	31,705	130,318	76.3	74,666	25,327	99,993	76.8
Deposits held by the Banks risk group	1,210	149	1,359	0.8	866	74	940	0.7
Other	97,402	31,556	128,959	75.5	73,800	25,253	99,053	76.1
Derivative Finan. Liabilities Held for Trading	16	49	66	0.0	6	29	35	0.0
Funds Borrowed	161	5,088	5,249	3.1	173	4,722	4,895	3.8
Money Market Takings	9,528	1,158	10,686	6.3	7,135	385	7,520	5.8
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	9,528	1,158	10,686	6.3	7,135	385	7,520	5.8
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	3,006	0	3,006	1.8	2,660	0	2,660	2.0
Borrower funds	81	0	81	0.0	223	0	223	0.2
Others	2,925	0	2,925	1.7	2,438	0	2,438	1.9
Miscellaneous Payables	1,303	142	1,445	0.8	752	148	900	0.7
Other External Resources	442	316	758	0.4	379	300	680	0.5
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	1	6	6	0.0
Finance leasing payables	0	0	0	0.0	1	6	6	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	2,099	28	2,127	1.2	1,694	25	1,720	1.3
General provisions	693	3	696	0.4	443	4	447	0.3
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	689	0	689	0.4	633	0	633	0.5
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	717	25	742	0.4	618	22	640	0.5
Liabilities for Tax	493	3	496	0.3	497	3	500	0.4
Current liabilities for tax	493	3	496	0.3	497	3	500	0.4
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia. for Pro. & Equ. for Sale p. and from Term. Op. (Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	0	0	0.0	0	0	0	0.0
Shareholders' Equity	16,513	164	16,677	9.8	11,317	3	11,319	8.7
Paid-in capital	4,124	0	4,124	2.4	3,747	0	3,747	2.9
Supplementary capital	2,401	164	2,565	1.5	1,719	3	1,722	1.3
Share premium	478	0	478	0.3	434	0	434	0.3
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	719	164	883	0.5	212	3	215	0.2
Revaluation changes of property and equip.	3	0	3	0.0	0	0	0	0.0
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est. for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv. & ass., subs. & joint vent.	53	0	53	0.0	47	0	47	0.0
Hedging funds (active part)	-16	0	-16	0.0	-31	0	-31	0.0
Val. inc. in pro. & equ. held for sale p. and term. ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	1,164	0	1,164	0.7	1,057	0	1,057	0.8
Profit reserves	5,347	0	5,347	3.1	2,552	0	2,552	2.0
Legal reserves	1,809	0	1,809	1.1	1,369	0	1,369	1.1
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	3,157	0	3,157	1.8	887	0	887	0.7
Other profit reserves	381	0	381	0.2	296	0	296	0.2
Profit or loss	4,641	0	4,641	2.7	3,299	0	3,299	2.5
Prior years income/loss	3,498	0	3,498	2.0	2,447	0	2,447	1.9
Current year income/loss	1,143	0	1,143	0.7	852	0	852	0.7
Total Liabilities	132,174	38,653	170,827	100.0	99,279	30,949	130,227	100.0

State-owned Banks

Off Balance Sheet Commitments

(USD Million)

	March 2010			March 2009		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	7,020	9,438	16,458	4,461	7,414	11,875
Letters of guarantee	6,984	5,283	12,267	4,447	4,424	8,871
Bank acceptances	0	240	240	0	388	388
Letters of credit	3	3,844	3,847	2	2,589	2,591
Prefinancing given as guarantee	0	5	5	0	8	8
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	32	66	98	12	5	17
Commitments	20,528	4,622	25,151	11,706	3,008	14,714
Irrevocable commitments	14,183	1,430	15,613	8,613	705	9,318
Revocable commitments	6,345	3,192	9,537	3,093	2,303	5,396
Derivative Financial Instruments	2,679	6,747	9,426	835	3,588	4,423
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	2,679	6,747	9,426	835	3,588	4,423
Custody and Pledged Securities	304,759	98,078	402,837	189,903	58,111	248,014
Items held in Custody	55,032	4,163	59,195	41,891	3,681	45,572
Pledged Items	249,727	93,901	343,629	148,012	54,422	202,434
Accepted independent guaran. and warrant.	0	14	14	0	8	8
Total Off Balance Sheet Commitments	334,987	118,885	453,872	206,905	72,120	279,025

Income-Expenditure

(USD Million)

	March 2010	March 2009
Interest Income	4,029	4,367
Interest on loans	2,203	2,174
Interest received from reserve deposits	14	20
Interest received from banks	49	91
Interest received from money market transactions	22	23
Interest received from marketable securities portfolio	1,721	2,045
Other interest income	19	14
Interest Expenses	2,082	2,671
Interest on deposits	1,814	2,436
Interest on money market transactions	22	49
Interest on funds borrowed	214	165
Interest on securities issued	0	0
Other interest expenses	33	21
Net Interest Income/Expenses	1,946	1,696
Net Fees and Commissions Income/Expenses	239	198
Fees and commissions received	280	246
Fees and commissions paid	41	48
Dividend Income	29	13
Trading Profit/Loss (net)	85	20
Profit/loss on trading account securities	85	33
Profit/losses on derivative financial transactions	-61	29
Foreign exchange profit/loss	61	-43
Other Operating Income	236	164
Total Operating Income/Expenses	2,534	2,091
Provision for Loan Losses or other Receivables (-)	291	351
Specific provisions of banks loans and other receivables*	219	214
General provision expenses*	25	19
Other Operating Expenses (-)	825	676
Personnel Expenses*	401	331
Net Operating Profit/Loss	1,419	1,064
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	1,419	1,064
Provisions for Taxes on Income from Continuing Operations (±)	-275	-212
Net Profit/Loss from Continuing Operations	1,143	852
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	1,143	852

* Used from information and disclosures related to income statement".

Ratios

(%)

	March 2010	March 2009
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	18.0	16.9
Shareholders' Equity / Total Assets	9.8	8.7
(Shareholders' Equity - Permanent Assets) / Total Assets	7.6	6.3
Net On Balance Sheet Position / Total Shareholders' Equity	-13.5	-5.9
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-1.0	0.1
Balance-Sheet Ratios		
TC Assets / Total Assets	78.9	77.2
TC Liabilities / Total Liabilities	77.4	76.2
FC Assets / FC Liabilities	93.2	95.8
TC Deposits / Total Deposits	75.7	74.7
TC Loans / Total Loans and Receivables	78.1	78.0
Total Deposits / Total Assets	76.3	76.8
Funds Borrowed / Total Assets	3.1	3.8
Assets Quality		
Financial Assets (net) / Total Assets	44.8	44.0
Total Loans and Receivables / Total Assets	42.8	41.6
Total Loans and Receivables / Total Deposits	56.1	54.2
Loans Under Follow-up (gross) / Total Loans and Receivables	4.4	4.2
Loans Under Follow-up (net) / Total Loans and Receivables	0.7	0.8
Specific Provisions / Loans Under Follow-up	84.8	82.0
Permanent Assets / Total Assets	2.2	2.4
Consumer Loans / Total Loans and Receivables	33.4	30.9
Liquidity		
Liquid Assets / Total Assets	30.1	23.7
Liquid Assets / Short-term Liabilities	47.3	35.2
TC Liquid Assets / Total Assets	21.6	14.8
Profitability		
Net Profit/Losses / Total Assets	0.7	0.7
Net Profit/Losses / Total Shareholders' Equity	6.9	7.5
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.8	0.8
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	1.0	1.1
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	68.2	70.9
Non-interest Income (net) / Total Assets	0.3	0.3
Other Operating Expenses / Total Assets	0.5	0.5
Personnel Expenses / Other Operating Expenses	48.7	49.0
Non-interest Income (net) / Other Operating Expenses	71.2	58.4

Quarterly profitability and income-expenditure ratios, except year-end figures, should be considered periodically.

Privately-owned Banks

Assets

(USD Million)

	March 2010			%	March 2009			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	6,966	7,717	14,683	5.2	10,024	8,260	18,284	8.1
Fin.ass.where fair value cha. is refl.to I/S (Net)	2,143	496	2,639	0.9	1,426	562	1,988	0.9
Financial assets held for trading	1,820	496	2,317	0.8	1,147	562	1,709	0.8
Public sector debt securities	1,379	172	1,551	0.6	466	213	679	0.3
Securities representing a share in capital	6	0	6	0.0	3	0	3	0.0
Derivative financial assets held for trading	425	324	749	0.3	672	326	998	0.4
Other marketable securities	10	0	10	0.0	6	23	29	0.0
Fin.assets clas. as fair value change is refl.to I/S	322	0	322	0.1	279	0	279	0.1
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	322	0	322	0.1	279	0	279	0.1
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	2,347	11,853	14,199	5.1	1,538	13,379	14,917	6.6
Money Market Securities	870	37	907	0.3	499	256	755	0.3
Interbank money market placements	835	37	872	0.3	490	185	675	0.3
Istanbul Stock Exc. money market placements	33	0	33	0.0	9	0	9	0.0
Receiv. from reverse repurchase agreements	2	0	2	0.0	0	71	71	0.0
Financial Assets Available for Sale (Net)	53,233	12,210	65,444	23.4	21,021	11,386	32,407	14.3
Securities representing a share in capital	53	55	108	0.0	24	51	76	0.0
Public sector debt securities	52,938	9,356	62,294	22.2	20,811	8,530	29,341	13.0
Other marketable securities	242	2,799	3,042	1.1	186	2,804	2,990	1.3
Loans	90,055	48,281	138,336	49.4	72,820	45,113	117,933	52.2
Loans	89,201	48,276	137,477	49.1	71,820	45,109	116,929	51.8
Loans granted to the Banks risk group	1,153	1,371	2,523	0.9	544	1,354	1,898	0.8
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	88,049	46,906	134,954	48.2	71,276	43,755	115,031	50.9
Loans under follow-up	6,420	45	6,465	2.3	5,023	82	5,105	2.3
Specific provisions (-)	5,566	40	5,607	2.0	4,023	78	4,101	1.8
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	20,881	8,444	29,325	10.5	19,222	9,327	28,549	12.6
Public sector debt securities	20,877	7,730	28,607	10.2	19,219	9,318	28,537	12.6
Other marketable securities	4	714	717	0.3	3	9	12	0.0
Investments and Associates (Net)	517	29	546	0.2	469	26	495	0.2
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	517	29	546	0.2	469	26	495	0.2
Financial investments and associates	79	29	108	0.0	71	26	97	0.0
Non-financial investments and associates	438	0	438	0.2	398	0	398	0.2
Subsidiaries (Net)	4,310	1,309	5,620	2.0	2,645	1,140	3,785	1.7
Financial subsidiaries	2,983	1,309	4,293	1.5	1,853	1,140	2,994	1.3
Non-financial subsidiaries	1,327	0	1,327	0.5	791	0	791	0.4
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Receivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
Finance lease receivables	0	0	0	0.0	0	0	0	0.0
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	0	0	0.0	0	0	0	0.0
Derivative Financial Assets Held for Hedging	104	2	106	0.0	129	1	130	0.1
Fair value hedges	104	1	105	0.0	129	1	130	0.1
Cash flow hedges	0	1	1	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	3,502	4	3,506	1.3	3,199	4	3,203	1.4
Intangible Assets (Net)	894	0	894	0.3	784	0	784	0.3
Goodwill	646	0	646	0.2	587	0	587	0.3
Other	248	0	248	0.1	197	0	197	0.1
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	854	0	854	0.3	453	0	453	0.2
Current assets for tax	1	0	1	0.0	6	0	6	0.0
Deferred assets for tax	853	0	853	0.3	446	0	446	0.2
Prop.&Equ.for Sale p. and from Term.Op.(Net)	162	0	162	0.1	152	0	152	0.1
Other Assets	1,974	850	2,824	1.0	1,671	420	2,092	0.9
Total Assets	188,813	91,231	280,044	100.0	136,051	89,874	225,926	100.0

Privately-owned Banks

March 2010

Liabilities

(USD Million)

	March 2010			%	March 2009			%
	TC	FC	Total		TC	FC	Total	
Deposits	107,785	67,106	174,891	62.5	80,057	61,094	141,151	62.5
Deposits held by the Banks risk group	3,625	3,284	6,909	2.5	2,488	3,618	6,106	2.7
Other	104,160	63,822	167,982	60.0	77,569	57,476	135,045	59.8
Derivative Finan. Liabilities Held for Trading	731	356	1,086	0.4	524	306	830	0.4
Funds Borrowed	5,335	21,130	26,466	9.5	4,669	21,805	26,474	11.7
Money Market Takings	16,155	5,107	21,262	7.6	13,989	2,577	16,565	7.3
Interbank money market takings	0	5	5	0.0	0	441	441	0.2
Istanbul Stock Exc. money market takings	0	0	0	0.0	3	0	3	0.0
Funds provided under repurchase agreements	16,155	5,102	21,257	7.6	13,986	2,136	16,122	7.1
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	11	0	11	0.0	16	0	16	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	11	0	11	0.0	16	0	16	0.0
Miscellaneous Payables	6,167	442	6,608	2.4	4,342	375	4,716	2.1
Other External Resources	1,814	703	2,518	0.9	1,451	1,338	2,789	1.2
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	12	16	28	0.0	12	55	67	0.0
Finance leasing payables	16	17	33	0.0	17	60	77	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	4	1	5	0.0	5	5	9	0.0
Derivative Finan. Liabilities Held for Hedging	553	20	573	0.2	220	45	265	0.1
Fair value hedges	301	1	302	0.1	50	0	50	0.0
Cash flow hedges	252	19	271	0.1	170	45	215	0.1
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	4,956	435	5,391	1.9	3,841	413	4,255	1.9
General provisions	1,303	381	1,683	0.6	1,015	325	1,340	0.6
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	438	0	438	0.2	355	0	355	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	3,215	55	3,270	1.2	2,471	88	2,560	1.1
Liabilities for Tax	1,371	9	1,380	0.5	828	1	829	0.4
Current liabilities for tax	1,371	9	1,380	0.5	818	1	820	0.4
Deferred liabilities for tax	0	0	0	0.0	9	0	9	0.0
Lia.for Pro.&Equ.for Sale p. and from Term.Op.(Net)	0	1	1	0.0	0	1	1	0.0
Subordinated Loans	0	2,297	2,297	0.8	0	2,287	2,287	1.0
Shareholders' Equity	37,256	276	37,532	13.4	25,677	3	25,680	11.4
Paid-in capital	12,619	0	12,619	4.5	10,246	0	10,246	4.5
Supplementary capital	7,273	268	7,541	2.7	4,411	-2	4,409	2.0
Share premium	1,520	0	1,520	0.5	1,381	0	1,381	0.6
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	2,595	310	2,905	1.0	-39	37	-1	0.0
Revaluation changes of property and equip.	467	0	467	0.2	414	0	414	0.2
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est.for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv.&ass.,subs.& joint vent.	2	0	2	0.0	1	0	1	0.0
Hedging funds (active part)	-248	-43	-290	-0.1	-197	-40	-237	-0.1
Val.inc.in pro.& equ.held for sale p.and term.ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	2,938	0	2,938	1.0	2,850	0	2,850	1.3
Profit reserves	12,732	8	12,740	4.5	7,500	5	7,505	3.3
Legal reserves	1,979	3	1,982	0.7	1,473	3	1,476	0.7
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	10,754	0	10,754	3.8	6,033	0	6,033	2.7
Other profit reserves	-2	5	3	0.0	-6	3	-4	0.0
Profit or loss	4,632	0	4,632	1.7	3,520	0	3,520	1.6
Prior years income/loss	2,219	0	2,219	0.8	1,982	0	1,982	0.9
Current year income/loss	2,413	0	2,413	0.9	1,537	0	1,537	0.7
Total Liabilities	182,147	97,897	280,044	100.0	135,626	90,300	225,926	100.0

Privately-owned Banks

Off Balance Sheet Commitments

(USD Million)

	March 2010			March 2009		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	17,214	25,496	42,711	13,475	23,503	36,977
Letters of guarantee	16,861	16,142	33,003	13,228	14,973	28,201
Bank acceptances	0	498	498	0	418	419
Letters of credit	28	8,082	8,110	1	7,263	7,264
Prefinancing given as guarantee	0	2	2	0	12	12
Endorsements	0	24	24	0	68	68
Other guarantees and warranties	325	747	1,072	246	768	1,014
Commitments	53,105	11,465	64,570	38,705	9,570	48,276
Irrevocable commitments	53,101	11,465	64,565	38,700	9,570	48,269
Revocable commitments	5	0	5	6	0	6
Derivative Financial Instruments	33,702	71,068	104,770	28,281	49,411	77,691
Derivative finan. instruments held for hedging	4,929	4,434	9,363	3,522	1,095	4,617
Trading transactions	28,773	66,634	95,407	24,758	48,316	73,074
Custody and Pledged Securities	332,620	136,913	469,532	321,266	115,319	436,586
Items held in Custody	102,520	17,378	119,898	146,344	15,284	161,628
Pledged Items	228,001	118,977	346,977	173,111	99,548	272,659
Accepted independent guaran. and warrant.	2,099	558	2,657	1,812	487	2,299
Total Off Balance Sheet Commitments	436,641	244,943	681,584	401,727	197,803	599,530

Income-Expenditure

(USD Million)

	March 2010	March 2009
Interest Income	6,336	6,688
Interest on loans	3,597	4,446
Interest received from reserve deposits	54	104
Interest received from banks	69	89
Interest received from money market transactions	13	54
Interest received from marketable securities portfolio	2,571	1,952
Other interest income	32	43
Interest Expenses	2,784	3,896
Interest on deposits	2,200	3,136
Interest on money market transactions	287	401
Interest on funds borrowed	283	333
Interest on securities issued	0	0
Other interest expenses	15	25
Net Interest Income/Expenses	3,552	2,792
Net Fees and Commissions Income/Expenses	1,026	859
Fees and commissions received	1,202	1,045
Fees and commissions paid	176	185
Dividend Income	204	209
Trading Profit/Loss (net)	257	459
Profit/loss on trading account securities	302	137
Profit/losses on derivative financial transactions	-569	197
Foreign exchange profit/loss	525	125
Other Operating Income	740	352
Total Operating Income/Expenses	5,778	4,672
Provision for Loan Losses or other Receivables (-)	776	1,200
Specific provisions of banks loans and other receivables*	446	951
General provision expenses*	139	81
Other Operating Expenses (-)	1,993	1,562
Personnel Expenses*	847	679
Net Operating Profit/Loss	3,009	1,909
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	-5	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	3,004	1,909
Provisions for Taxes on Income from Continuing Operations (±)	-591	-372
Net Profit/Loss from Continuing Operations	2,413	1,537
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	2,413	1,537

* Used from information and disclosures related to income statement".

Ratios

(%)

	March 2010	March 2009
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	18.9	16.7
Shareholders' Equity / Total Assets	13.4	11.4
(Shareholders' Equity - Permanent Assets) / Total Assets	9.3	7.2
Net On Balance Sheet Position / Total Shareholders' Equity	-2.0	23.0
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-0.6	1.4
Balance-Sheet Ratios		
TC Assets / Total Assets	67.4	60.2
TC Liabilities / Total Liabilities	65.0	60.0
FC Assets / FC Liabilities	93.2	99.5
TC Deposits / Total Deposits	61.6	56.7
TC Loans / Total Loans and Receivables	65.1	61.7
Total Deposits / Total Assets	62.5	62.5
Funds Borrowed / Total Assets	9.5	11.7
Assets Quality		
Financial Assets (net) / Total Assets	34.8	27.9
Total Loans and Receivables / Total Assets	49.4	52.2
Total Loans and Receivables / Total Deposits	79.1	83.6
Loans Under Follow-up (gross) / Total Loans and Receivables	4.7	4.3
Loans Under Follow-up (net) / Total Loans and Receivables	0.6	0.9
Specific Provisions / Loans Under Follow-up	86.7	80.3
Permanent Assets / Total Assets	4.1	4.2
Consumer Loans / Total Loans and Receivables	32.3	30.4
Liquidity		
Liquid Assets / Total Assets	34.9	30.3
Liquid Assets / Short-term Liabilities	56.0	47.3
TC Liquid Assets / Total Assets	23.4	15.3
Profitability		
Net Profit/Losses / Total Assets	0.9	0.7
Net Profit/Losses / Total Shareholders' Equity	6.4	6.0
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.1	0.8
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	1.1	0.8
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	53.7	39.4
Non-interest Income (net) / Total Assets	0.8	0.8
Other Operating Expenses / Total Assets	0.7	0.7
Personnel Expenses / Other Operating Expenses	42.5	43.5
Non-interest Income (net) / Other Operating Expenses	111.7	120.3

Quarterly profitability and income-expenditure ratios, except year-end figures, should be considered periodically.

Banks Under the Deposit Insurance Fund

Assets

(USD Million)

	March 2010			%	March 2009			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	0	0	0	0.0	0	0	0	0.0
Fin.ass.where fair value cha. is refl.to I/S (Net)	241	0	241	45.2	243	0	243	47.0
Financial assets held for trading	241	0	241	45.2	243	0	243	47.0
Public sector debt securities	241	0	241	45.2	243	0	243	47.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	148	66	214	40.1	132	66	198	38.3
Money Market Securities	1	0	1	0.2	1	0	1	0.2
Interbank money market placements	1	0	1	0.2	1	0	1	0.2
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans	8	0	8	1.4	7	2	9	1.7
Loans	1	0	1	0.1	0	0	0	0.1
Loans granted to the Banks risk group	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	1	0	1	0.1	0	0	0	0.1
Loans under follow-up	33	6	39	7.3	41	6	48	9.2
Specific provisions (-)	26	6	32	6.0	34	5	39	7.5
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	0	0	0	0.0	0	0	0	0.0
Financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Receivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
Finance lease receivables	0	0	0	0.0	0	0	0	0.0
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	0	0	0.0	0	0	0	0.0
Derivative Financial Assets Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	36	0	36	6.7	36	0	36	6.9
Intangible Assets (Net)	0	0	0	0.0	0	0	0	0.0
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	1	0	1	0.1	0	0	0	0.1
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	1	0	1	0.1	0	0	0	0.1
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	30	4	33	6.3	26	4	29	5.7
Total Assets	464	70	534	100.0	445	72	516	100.0

Banks Under the Deposit Insurance Fund

March 2010

Liabilities

(USD Million)

	March 2010			% Distr.	March 2009			% Distr.
	TC	FC	Total		TC	FC	Total	
Deposits	7	11	18	3.4	8	13	21	4.0
Deposits held by the Banks risk group	0	0	0	0.0	0	0	0	0.0
Other	7	11	18	3.4	8	13	21	4.0
Derivative Finan. Liabilities Held for Trading	0	0	0	0.0	0	0	0	0.0
Funds Borrowed	0	0	0	0.0	0	0	0	0.0
Money Market Takings	2	0	2	0.4	2	0	2	0.3
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	2	0	2	0.4	2	0	2	0.3
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	7	28	34	6.5	6	28	34	6.6
Other External Resources	2	0	2	0.4	2	0	2	0.4
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	22	30	52	9.7	15	32	47	9.0
General provisions	3	0	3	0.5	1	0	1	0.2
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	3	0	3	0.5	2	0	2	0.4
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	17	30	46	8.7	12	32	43	8.4
Liabilities for Tax	2	0	2	0.3	4	0	4	0.8
Current liabilities for tax	2	0	2	0.3	4	0	4	0.8
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia.for Pro.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	0	0	0.0	0	0	0	0.0
Shareholders' Equity	424	0	424	79.4	407	0	407	78.8
Paid-in capital	304	0	304	56.9	276	0	276	53.5
Supplementary capital	0	0	0	0.0	0	0	0	0.0
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	0	0	0	0.0	0	0	0	0.0
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est.for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv.&ass.,subs.& joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	0.0
Val.inc.in pro.& equ.held for sale p.and term.ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	0	0	0	0.0	0	0	0	0.0
Profit reserves	11,702	0	11,702	2,190.6	10,681	0	10,681	2,068.7
Legal reserves	18	0	18	3.3	16	0	16	3.1
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	11,685	0	11,685	2,187.3	10,665	0	10,665	2,065.7
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	-11,582	0	-11,582	-2,168.1	-10,550	0	-10,550	-2,043.4
Prior years income/loss	-11,589	0	-11,589	-2,169.3	-10,562	0	-10,562	-2,045.7
Current year income/loss	6	0	6	1.2	12	0	12	2.3
Total Liabilities	466	68	534	100.0	443	73	516	100.0

Banks Under the Deposit Insurance Fund

Off Balance Sheet Commitments

(USD Million)

	March 2010			March 2009		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	51	68	120	48	73	121
Letters of guarantee	51	68	120	48	73	121
Bank acceptances	0	0	0	0	0	0
Letters of credit	0	0	0	0	0	0
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	0	0	0	0	0
Commitments	1,641	0	1,641	11	0	11
Irrevocable commitments	1,641	0	1,641	11	0	11
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	0	0	0	0	0	0
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	0	0	0	0	0	0
Custody and Pledged Securities	587	89	676	550	90	641
Items held in Custody	8	2	10	8	2	9
Pledged Items	579	87	666	543	88	631
Accepted independent guaran. and warrant.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	2,280	157	2,437	609	163	773

Income-Expenditure

(USD Million)

	March 2010	March 2009
Interest Income	5	9
Interest on loans	1	0
Interest received from reserve deposits	0	0
Interest received from banks	4	9
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	0	0
Other interest income	0	0
Interest Expenses	0	0
Interest on deposits	0	0
Interest on money market transactions	0	0
Interest on funds borrowed	0	0
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	5	9
Net Fees and Commissions Income/Expenses	0	0
Fees and commissions received	0	0
Fees and commissions paid	0	0
Dividend Income	0	0
Trading Profit/Loss (net)	5	13
Profit/loss on trading account securities	5	11
Profit/losses on derivative financial transactions	0	0
Foreign exchange profit/loss	0	3
Other Operating Income	4	4
Total Operating Income/Expenses	13	26
Provision for Loan Losses or other Receivables (-)	1	4
Specific provisions of banks loans and other receivables*	0	1
General provision expenses*	0	0
Other Operating Expenses (-)	5	6
Personnel Expenses*	3	2
Net Operating Profit/Loss	7	16
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	7	16
Provisions for Taxes on Income from Continuing Operations (±)	-1	-4
Net Profit/Loss from Continuing Operations	6	12
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	6	12

* Used from information and disclosures related to income statement".

Banks Under the Deposit Insurance Fund

March 2010

Ratios

(%)

	March 2010	March 2009
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	57.1	72.7
Shareholders' Equity / Total Assets	79.4	78.8
(Shareholders' Equity - Permanent Assets) / Total Assets	71.3	70.2
Net On Balance Sheet Position / Total Shareholders' Equity	0.5	-0.4
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.5	-0.4
Balance-Sheet Ratios		
TC Assets / Total Assets	86.9	86.1
TC Liabilities / Total Liabilities	87.2	85.8
FC Assets / FC Liabilities	103.1	98.0
TC Deposits / Total Deposits	41.1	37.9
TC Loans / Total Loans and Receivables	100.0	81.2
Total Deposits / Total Assets	3.4	4.0
Funds Borrowed / Total Assets	0.0	0.0
Assets Quality		
Financial Assets (net) / Total Assets	45.2	47.0
Total Loans and Receivables / Total Assets	1.4	1.7
Total Loans and Receivables / Total Deposits	42.5	43.4
Loans Under Follow-up (gross) / Total Loans and Receivables	509.2	528.9
Loans Under Follow-up (net) / Total Loans and Receivables	91.1	95.4
Specific Provisions / Loans Under Follow-up	82.1	82.0
Permanent Assets / Total Assets	8.1	8.6
Consumer Loans / Total Loans and Receivables	7.9	4.5
Liquidity		
Liquid Assets / Total Assets	85.4	85.5
Liquid Assets / Short-term Liabilities	797.2	749.4
TC Liquid Assets / Total Assets	73.0	72.7
Profitability		
Net Profit/Losses / Total Assets	1.2	2.3
Net Profit/Losses / Total Shareholders' Equity	1.5	2.9
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.4	3.1
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	0.8	1.7
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	32.9	32.7
Non-interest Income (net) / Total Assets	1.6	3.3
Other Operating Expenses / Total Assets	1.0	1.2
Personnel Expenses / Other Operating Expenses	51.5	39.0
Non-interest Income (net) / Other Operating Expenses	162.6	274.2

Quarterly profitability and income-expenditure ratios, except year-end figures, should be considered periodically.

Foreign Banks

Assets

(USD Million)

	March 2010			%	March 2009			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	1,830	2,221	4,051	5.5	1,650	3,001	4,650	7.4
Fin.ass.where fair value cha. is refl.to I/S (Net)	2,710	648	3,359	4.6	3,226	690	3,915	6.2
Financial assets held for trading	1,793	648	2,441	3.3	1,848	689	2,537	4.0
Public sector debt securities	1,504	467	1,971	2.7	1,278	240	1,517	2.4
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	281	153	435	0.6	568	444	1,012	1.6
Other marketable securities	8	27	36	0.0	2	5	7	0.0
Fin.assets clas. as fair value change is refl.to I/S	917	0	917	1.2	1,378	1	1,379	2.2
Public sector debt securities	50	0	50	0.1	93	0	93	0.1
Securities representing a share in capital	0	0	0	0.0	0	1	1	0.0
Loans	867	0	867	1.2	1,284	0	1,284	2.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	1,343	1,731	3,075	4.2	420	2,164	2,584	4.1
Money Market Securities	3,651	66	3,717	5.0	2,294	195	2,489	4.0
Interbank money market placements	3,651	20	3,671	5.0	2,279	150	2,430	3.9
Istanbul Stock Exc. money market placements	0	0	0	0.0	15	0	15	0.0
Receiv. from reverse repurchase agreements	0	46	46	0.1	0	44	44	0.1
Financial Assets Available for Sale (Net)	8,793	1,133	9,926	13.5	6,891	1,053	7,944	12.6
Securities representing a share in capital	12	1	13	0.0	8	1	9	0.0
Public sector debt securities	8,721	920	9,641	13.1	6,755	1,022	7,778	12.4
Other marketable securities	60	212	272	0.4	128	29	157	0.3
Loans	37,178	7,470	44,648	60.6	29,866	6,875	36,741	58.4
Loans	36,467	7,422	43,889	59.6	29,328	6,875	36,202	57.6
Loans granted to the Banks risk group	36	153	188	0.3	81	108	189	0.3
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	36,432	7,269	43,701	59.4	29,246	6,767	36,013	57.3
Loans under follow-up	3,272	99	3,371	4.6	2,026	4	2,030	3.2
Specific provisions (-)	2,562	50	2,612	3.5	1,488	3	1,491	2.4
Factoring Receivables	158	29	187	0.3	38	8	46	0.1
Investments held to Maturity (Net)	1,146	254	1,400	1.9	1,050	236	1,287	2.0
Public sector debt securities	1,143	158	1,301	1.8	1,050	181	1,231	2.0
Other marketable securities	3	96	100	0.1	0	56	56	0.1
Investments and Associates (Net)	7	0	7	0.0	4	0	4	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	7	0	7	0.0	4	0	4	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	7	0	7	0.0	4	0	4	0.0
Subsidiaries (Net)	560	82	642	0.9	418	144	562	0.9
Financial subsidiaries	546	82	628	0.9	410	144	555	0.9
Non-financial subsidiaries	14	0	14	0.0	8	0	8	0.0
Joint Ventures (Business Partners) (Net)	1	0	1	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	1	0	1	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	1	0	1	0.0	0	0	0	0.0
Receivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
Finance lease receivables	0	0	0	0.0	0	0	0	0.0
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	0	0	0.0	0	0	0	0.0
Derivative Financial Assets Held for Hedging	125	12	136	0.2	576	22	598	1.0
Fair value hedges	2	0	3	0.0	153	2	155	0.2
Cash flow hedges	122	11	134	0.2	423	20	443	0.7
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	861	0	861	1.2	729	0	729	1.2
Intangible Assets (Net)	202	0	202	0.3	272	0	272	0.4
Goodwill	55	0	55	0.1	50	0	50	0.1
Other	147	0	147	0.2	222	0	222	0.4
Real Estates for Investment Purpose (Net)	7	0	7	0.0	6	0	6	0.0
Assets for Tax	175	0	175	0.2	120	0	120	0.2
Current assets for tax	4	0	4	0.0	25	0	25	0.0
Deferred assets for tax	171	0	171	0.2	95	0	95	0.2
Prop.&Equ.for Sale p. and from Term.Op.(Net)	19	0	19	0.0	15	0	15	0.0
Other Assets	835	367	1,202	1.6	679	236	915	1.5
Total Assets	59,603	14,014	73,617	100.0	48,254	14,626	62,880	100.0

Foreign Banks

March 2010

Liabilities

(USD Million)

	March 2010			%	March 2009			%
	TC	FC	Total		TC	FC	Total	
Deposits	27,617	16,082	43,699	59.4	20,757	15,122	35,878	57.1
Deposits held by the Banks risk group	819	1,238	2,057	2.8	837	438	1,275	2.0
Other	26,798	14,845	41,643	56.6	19,920	14,683	34,603	55.0
Derivative Finan. Liabilities Held for Trading	366	147	513	0.7	348	282	630	1.0
Funds Borrowed	2,989	7,936	10,925	14.8	2,290	8,858	11,147	17.7
Money Market Takings	1,756	454	2,210	3.0	1,083	359	1,441	2.3
Interbank money market takings	0	3	3	0.0	0	36	36	0.1
Istanbul Stock Exc. money market takings	0	0	0	0.0	16	0	16	0.0
Funds provided under repurchase agreements	1,756	451	2,207	3.0	1,066	322	1,389	2.2
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	1,105	383	1,487	2.0	837	531	1,368	2.2
Other External Resources	749	67	816	1.1	604	65	669	1.1
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	16	9	25	0.0	14	30	45	0.1
Finance leasing payables	19	10	28	0.0	18	33	51	0.1
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	2	1	3	0.0	4	2	6	0.0
Derivative Finan. Liabilities Held for Hedging	289	35	323	0.4	493	43	536	0.9
Fair value hedges	7	26	33	0.0	11	37	48	0.1
Cash flow hedges	282	8	290	0.4	482	6	488	0.8
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	1,015	55	1,070	1.5	817	34	851	1.4
General provisions	402	32	434	0.6	336	10	346	0.5
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	155	1	156	0.2	109	0	109	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	457	22	479	0.7	372	24	396	0.6
Liabilities for Tax	210	0	210	0.3	225	0	225	0.4
Current liabilities for tax	180	0	180	0.2	204	0	204	0.3
Deferred liabilities for tax	30	0	30	0.0	20	0	20	0.0
Lia.for Pro.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	117	1,491	1,609	2.2	107	1,437	1,543	2.5
Shareholders' Equity	10,697	32	10,730	14.6	8,577	-31	8,546	13.6
Paid-in capital	4,834	0	4,834	6.6	4,239	0	4,239	6.7
Supplementary capital	911	32	943	1.3	729	-31	698	1.1
Share premium	65	0	65	0.1	59	0	59	0.1
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	230	37	267	0.4	85	-26	58	0.1
Revaluation changes of property and equip.	16	0	16	0.0	17	0	17	0.0
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est.for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv.&ass.,subs.& joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	-130	-5	-135	-0.2	-96	-4	-100	-0.2
Val.inc.in pro.& equ.held for sale p.and term.ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	730	0	730	1.0	663	0	663	1.1
Profit reserves	3,960	0	3,960	5.4	2,769	0	2,769	4.4
Legal reserves	359	0	359	0.5	272	0	272	0.4
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	3,598	0	3,598	4.9	2,493	0	2,493	4.0
Other profit reserves	3	0	3	0.0	4	0	4	0.0
Profit or loss	993	0	993	1.3	840	0	840	1.3
Prior years income/loss	661	0	661	0.9	406	0	406	0.6
Current year income/loss	332	0	332	0.5	435	0	435	0.7
Total Liabilities	46,927	26,691	73,617	100.0	36,151	26,729	62,880	100.0

Foreign Banks

Off Balance Sheet Commitments

(USD Million)

	March 2010			March 2009		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	5,496	10,468	15,963	4,056	10,161	14,218
Letters of guarantee	5,476	5,524	11,001	4,044	5,312	9,357
Bank acceptances	1	1,215	1,216	0	1,071	1,071
Letters of credit	2	2,788	2,790	0	2,744	2,745
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	16	941	957	11	1,034	1,045
Commitments	22,402	9,246	31,648	16,103	3,436	19,539
Irrevocable commitments	21,865	8,692	30,557	15,382	2,576	17,959
Revocable commitments	538	554	1,092	721	859	1,580
Derivative Financial Instruments	28,860	47,052	75,912	22,409	41,395	63,803
Derivative finan. instruments held for hedging	2,694	1,712	4,406	5,072	3,309	8,381
Trading transactions	26,166	45,341	71,506	17,337	38,086	55,422
Custody and Pledged Securities	173,189	40,792	213,981	100,204	25,859	126,064
Items held in Custody	46,625	2,840	49,464	38,206	3,464	41,671
Pledged Items	97,760	31,682	129,441	43,162	16,531	59,693
Accepted independent guaran. and warran.	28,805	6,271	35,076	18,836	5,864	24,700
Total Off Balance Sheet Commitments	229,947	107,558	337,506	142,772	80,851	223,624

Income-Expenditure

(USD Million)

	March 2010	March 2009
Interest Income	2,045	2,282
Interest on loans	1,571	1,742
Interest received from reserve deposits	10	19
Interest received from banks	25	38
Interest received from money market transactions	48	67
Interest received from marketable securities portfolio	378	394
Other interest income	13	22
Interest Expenses	749	1,108
Interest on deposits	577	835
Interest on money market transactions	120	204
Interest on funds borrowed	18	30
Interest on securities issued	0	0
Other interest expenses	34	39
Net Interest Income/Expenses	1,296	1,174
Net Fees and Commissions Income/Expenses	281	270
Fees and commissions received	329	320
Fees and commissions paid	49	50
Dividend Income	14	14
Trading Profit/Loss (net)	-150	-47
Profit/loss on trading account securities	92	149
Profit/losses on derivative financial transactions	-324	18
Foreign exchange profit/loss	83	-214
Other Operating Income	156	119
Total Operating Income/Expenses	1,597	1,530
Provision for Loan Losses or other Receivables (-)	315	413
Specific provisions of banks loans and other receivables*	206	310
General provision expenses*	22	11
Other Operating Expenses (-)	886	722
Personnel Expenses*	398	338
Net Operating Profit/Loss	396	394
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	396	394
Provisions for Taxes on Income from Continuing Operations (±)	-80	-72
Net Profit/Loss from Continuing Operations	316	322
Net Profit/Loss Before Taxes from Terminated Operations	16	118
Provisions for Taxes on Income from Terminated Operations (±)	0	-6
Net Profit/Loss from Terminated Operations	16	112
Net Profit/Losses	332	435

* Used from information and disclosures related to income statement".

Ratios

(%)

	March 2010	March 2009
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	18.1	17.6
Shareholders' Equity / Total Assets	14.6	13.6
(Shareholders' Equity - Permanent Assets) / Total Assets	11.2	10.2
Net On Balance Sheet Position / Total Shareholders' Equity	-82.7	-89.5
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-1.1	-1.4
Balance-Sheet Ratios		
TC Assets / Total Assets	81.0	76.7
TC Liabilities / Total Liabilities	63.7	57.5
FC Assets / FC Liabilities	52.5	54.7
TC Deposits / Total Deposits	63.2	57.9
TC Loans / Total Loans and Receivables	83.3	81.3
Total Deposits / Total Assets	59.4	57.1
Funds Borrowed / Total Assets	14.8	17.7
Assets Quality		
Financial Assets (net) / Total Assets	20.1	21.9
Total Loans and Receivables / Total Assets	60.6	58.4
Total Loans and Receivables / Total Deposits	102.2	102.4
Loans Under Follow-up (gross) / Total Loans and Receivables	7.6	5.5
Loans Under Follow-up (net) / Total Loans and Receivables	1.7	1.5
Specific Provisions / Loans Under Follow-up	77.5	73.4
Permanent Assets / Total Assets	3.4	3.4
Consumer Loans / Total Loans and Receivables	44.0	45.1
Liquidity		
Liquid Assets / Total Assets	32.8	34.3
Liquid Assets / Short-term Liabilities	56.4	61.9
TC Liquid Assets / Total Assets	24.9	23.0
Profitability		
Net Profit/Losses / Total Assets	0.5	0.7
Net Profit/Losses / Total Shareholders' Equity	3.1	5.1
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.5	0.6
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	1.5	1.4
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	68.3	56.5
Non-interest Income (net) / Total Assets	0.4	0.6
Other Operating Expenses / Total Assets	1.2	1.1
Personnel Expenses / Other Operating Expenses	44.9	46.8
Non-interest Income (net) / Other Operating Expenses	34.0	49.3

Quarterly profitability and income-expenditure ratios, except year-end figures, should be considered periodically.

Development and Investment Banks

Assets

(USD Million)

	March 2010			%	March 2009			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	112	81	193	1.0	91	82	173	1.2
Fin.ass.where fair value cha. is refl.to I/S (Net)	354	37	391	2.1	151	14	165	1.1
Financial assets held for trading	354	37	391	2.1	151	14	165	1.1
Public sector debt securities	329	27	356	1.9	116	5	121	0.8
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	25	10	35	0.2	35	8	43	0.3
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	1,774	545	2,319	12.6	1,053	223	1,276	8.7
Money Market Securities	1,795	0	1,795	9.8	1,004	10	1,014	6.9
Interbank money market placements	1,787	0	1,787	9.7	999	10	1,009	6.9
Istanbul Stock Exc. money market placements	4	0	4	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	4	0	4	0.0	5	0	5	0.0
Financial Assets Available for Sale (Net)	1,293	386	1,679	9.1	912	288	1,199	8.2
Securities representing a share in capital	33	8	41	0.2	17	7	25	0.2
Public sector debt securities	1,243	269	1,512	8.2	878	241	1,119	7.6
Other marketable securities	17	108	125	0.7	17	39	56	0.4
Loans	6,618	4,062	10,680	58.1	6,338	3,433	9,771	66.6
Loans	6,572	4,062	10,634	57.8	6,325	3,433	9,758	66.5
Loans granted to the Banks risk group	285	189	474	2.6	143	59	202	1.4
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	6,288	3,873	10,161	55.2	6,182	3,374	9,556	65.2
Loans under follow-up	217	4	221	1.2	121	4	125	0.9
Specific provisions (-)	172	4	175	1.0	109	4	112	0.8
Factoring Receivables	0	0	0	0.0	1	0	1	0.0
Investments held to Maturity (Net)	531	36	567	3.1	263	42	305	2.1
Public sector debt securities	530	33	563	3.1	263	35	298	2.0
Other marketable securities	1	3	3	0.0	0	7	7	0.0
Investments and Associates (Net)	93	0	93	0.5	40	0	41	0.3
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	93	0	93	0.5	40	0	41	0.3
Financial investments and associates	83	0	83	0.5	32	0	33	0.2
Non-financial investments and associates	10	0	10	0.1	8	0	8	0.1
Subsidiaries (Net)	133	76	209	1.1	112	76	188	1.3
Financial subsidiaries	118	71	189	1.0	107	71	178	1.2
Non-financial subsidiaries	15	5	20	0.1	5	5	10	0.1
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Receivables From Leasing Transactions	1	84	85	0.5	1	139	140	1.0
Finance lease receivables	0	88	88	0.5	1	152	153	1.0
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	1	0	1	0.0	0	0	0	0.0
Unearned income (-)	0	4	4	0.0	0	13	13	0.1
Derivative Financial Assets Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	143	0	143	0.8	125	0	125	0.9
Intangible Assets (Net)	10	0	10	0.1	6	0	6	0.0
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	10	0	10	0.1	6	0	6	0.0
Real Estates for Investment Purpose (Net)	10	0	10	0.1	0	0	0	0.0
Assets for Tax	93	0	93	0.5	82	0	82	0.6
Current assets for tax	64	0	64	0.3	58	0	58	0.4
Deferred assets for tax	29	0	29	0.2	23	0	23	0.2
Prop.&Equ.for Sale p. and from Term.Op.(Net)	1	0	1	0.0	3	0	3	0.0
Other Assets	42	83	125	0.7	48	131	179	1.2
Total Assets	13,004	5,389	18,393	100.0	10,228	4,439	14,666	100.0

Development and Investment Banks

March 2010

Liabilities

(USD Million)

	March 2010			%	March 2009			%
	TC	FC	Total		TC	FC	Total	
Deposits	0	0	0	0.0	0	0	0	0.0
Deposits held by the Banks risk group	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Trading	7	7	15	0.1	29	7	37	0.2
Funds Borrowed	135	5,289	5,424	29.5	91	4,578	4,669	31.8
Money Market Takings	1,038	137	1,175	6.4	647	32	680	4.6
Interbank money market takings	0	88	88	0.5	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	2	0	2	0.0
Funds provided under repurchase agreements	1,038	49	1,087	5.9	645	32	678	4.6
Marketable Securities Issued (Net)	95	0	95	0.5	0	0	0	0.0
Bills	62	0	62	0.3	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	33	0	33	0.2	0	0	0	0.0
Funds	976	120	1,095	6.0	766	76	841	5.7
Borrower funds	38	120	158	0.9	58	76	134	0.9
Others	938	0	938	5.1	708	0	708	4.8
Miscellaneous Payables	784	68	852	4.6	643	31	674	4.6
Other External Resources	366	209	575	3.1	372	193	564	3.8
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	178	0	178	1.0	137	0	137	0.9
General provisions	59	0	59	0.3	54	0	54	0.4
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	50	0	50	0.3	34	0	34	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	69	0	69	0.4	48	0	48	0.3
Liabilities for Tax	123	0	123	0.7	115	0	115	0.8
Current liabilities for tax	121	0	121	0.7	110	0	110	0.7
Deferred liabilities for tax	2	0	2	0.0	5	0	5	0.0
Lia. for Pro. & Equ. for Sale p. and from Term. Op. (Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	194	194	1.1	0	217	217	1.5
Shareholders' Equity	8,657	11	8,667	47.1	6,761	-30	6,732	45.9
Paid-in capital	5,645	0	5,645	30.7	4,165	0	4,165	28.4
Supplementary capital	1,340	11	1,351	7.3	1,294	-30	1,264	8.6
Share premium	14	0	14	0.1	13	0	13	0.1
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	51	11	62	0.3	0	-13	-13	-0.1
Revaluation changes of property and equip.	24	0	24	0.1	20	0	20	0.1
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est. for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv. & ass., subs. & joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	-17	-17	-0.1
Val. inc. in pro. & equ. held for sale p. and term. ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	1,251	0	1,251	6.8	1,261	0	1,261	8.6
Profit reserves	1,032	0	1,032	5.6	700	0	700	4.8
Legal reserves	393	0	393	2.1	312	0	312	2.1
Status reserves	25	0	25	0.1	17	0	17	0.1
Extraordinary reserves	595	0	595	3.2	353	0	353	2.4
Other profit reserves	19	0	19	0.1	17	0	17	0.1
Profit or loss	639	0	639	3.5	602	0	602	4.1
Prior years income/loss	500	0	500	2.7	436	0	436	3.0
Current year income/loss	140	0	140	0.8	166	0	166	1.1
Total Liabilities	12,357	6,036	18,393	100.0	9,561	5,105	14,666	100.0

Development and Investment Banks

Off Balance Sheet Commitments

(USD Million)

	March 2010			March 2009		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	2,821	1,818	4,639	1,809	1,653	3,462
Letters of guarantee	1,471	739	2,210	1,190	544	1,733
Bank acceptances	0	5	5	0	16	16
Letters of credit	0	285	285	0	375	375
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	332	332	0	407	407
Other guarantees and warranties	1,350	458	1,808	619	311	930
Commitments	748	1,379	2,127	376	773	1,149
Irrevocable commitments	476	533	1,009	148	475	623
Revocable commitments	272	846	1,118	228	298	526
Derivative Financial Instruments	821	3,386	4,207	839	1,986	2,826
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	821	3,386	4,207	839	1,986	2,826
Custody and Pledged Securities	4,384,529	18,353	4,402,881	3,090,727	12,056	3,102,783
Items held in Custody	4,378,126	268	4,378,394	3,085,895	241	3,086,135
Pledged Items	5,802	17,858	23,660	4,335	11,587	15,922
Accepted independent guaran. and warrant.	600	226	827	497	229	726
Total Off Balance Sheet Commitments	4,388,918	24,937	4,413,855	3,093,752	16,468	3,110,220

Income-Expenditure

(USD Million)

	March 2010	March 2009
Interest Income	264	331
Interest on loans	155	228
Interest received from reserve deposits	0	1
Interest received from banks	17	21
Interest received from money market transactions	23	20
Interest received from marketable securities portfolio	67	59
Other interest income	1	3
Interest Expenses	49	99
Interest on deposits	0	0
Interest on money market transactions	28	81
Interest on funds borrowed	16	16
Interest on securities issued	2	0
Other interest expenses	3	3
Net Interest Income/Expenses	215	232
Net Fees and Commissions Income/Expenses	19	16
Fees and commissions received	23	18
Fees and commissions paid	4	2
Dividend Income	10	1
Trading Profit/Loss (net)	9	16
Profit/loss on trading account securities	4	3
Profit/losses on derivative financial transactions	0	-3
Foreign exchange profit/loss	5	16
Other Operating Income	33	27
Total Operating Income/Expenses	287	292
Provision for Loan Losses or other Receivables (-)	27	26
Specific provisions of banks loans and other receivables*	18	3
General provision expenses*	2	8
Other Operating Expenses (-)	95	73
Personnel Expenses*	52	43
Net Operating Profit/Loss	165	193
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	165	193
Provisions for Taxes on Income from Continuing Operations (±)	-25	-27
Net Profit/Loss from Continuing Operations	140	166
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	140	166

* Used from information and disclosures related to income statement*.

Ratios

(%)

	March 2010	March 2009
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	61.1	57.4
Shareholders' Equity / Total Assets	47.1	45.9
(Shareholders' Equity - Permanent Assets) / Total Assets	44.4	43.3
Net On Balance Sheet Position / Total Shareholders' Equity	3.6	5.4
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.0	0.1
Balance-Sheet Ratios		
TC Assets / Total Assets	70.7	69.7
TC Liabilities / Total Liabilities	67.2	65.2
FC Assets / FC Liabilities	89.3	86.9
TC Deposits / Total Deposits	-	-
TC Loans / Total Loans and Receivables	62.0	64.9
Total Deposits / Total Assets	0.0	0.0
Funds Borrowed / Total Assets	29.5	31.8
Assets Quality		
Financial Assets (net) / Total Assets	14.3	11.4
Total Loans and Receivables / Total Assets	58.1	66.6
Total Loans and Receivables / Total Deposits	-	-
Loans Under Follow-up (gross) / Total Loans and Receivables	2.1	1.3
Loans Under Follow-up (net) / Total Loans and Receivables	0.4	0.1
Specific Provisions / Loans Under Follow-up	79.5	90.0
Permanent Assets / Total Assets	2.7	2.6
Consumer Loans / Total Loans and Receivables	1.6	1.6
Liquidity		
Liquid Assets / Total Assets	34.7	26.1
Liquid Assets / Short-term Liabilities	176.8	168.0
TC Liquid Assets / Total Assets	29.0	21.9
Profitability		
Net Profit/Losses / Total Assets	0.8	1.1
Net Profit/Losses / Total Shareholders' Equity	1.6	2.5
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.9	1.3
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	1.1	1.6
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	69.0	78.5
Non-interest Income (net) / Total Assets	0.4	0.4
Other Operating Expenses / Total Assets	0.5	0.5
Personnel Expenses / Other Operating Expenses	54.9	59.0
Non-interest Income (net) / Other Operating Expenses	75.4	82.2

Quarterly profitability and income-expenditure ratios, except year-end figures, should be considered periodically.

Adabank A.Ş.

Assets

(USD Million)

	March 2010			%	March 2009			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	0	0	0	1.1	0	0	0	1.4
Fin.ass.where fair value cha. is refl.to I/S (Net)	26	0	26	78.5	17	0	17	56.2
Financial assets held for trading	26	0	26	78.5	17	0	17	56.2
Public sector debt securities	26	0	26	78.5	17	0	17	56.2
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	0	0	0	0.5	0	0	0	0.5
Money Market Securities	4	0	4	13.0	11	0	11	34.9
Interbank money market placements	4	0	4	13.0	11	0	11	34.9
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Loans granted to the Banks risk group	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
Loans under follow-up	6	0	6	18.4	5	0	5	17.8
Specific provisions (-)	6	0	6	18.4	5	0	5	17.8
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	0	0	0	0.0	0	0	0	0.0
Financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Receivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
Finance lease receivables	0	0	0	0.0	0	0	0	0.0
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	0	0	0.0	0	0	0	0.0
Derivative Financial Assets Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	2	0	2	6.3	2	0	2	6.5
Intangible Assets (Net)	0	0	0	0.1	0	0	0	0.1
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.1	0	0	0	0.1
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	0	0	0	0.0	0	0	0	0.0
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	0	0	0	0.0	0	0	0	0.0
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	0	0	0	0.5	0	0	0	0.3
Total Assets	33	0	33	100.0	30	0	30	100.0

Liabilities

(USD Million)

	March 2010			%	March 2009			%
	TC	FC	Total		TC	FC	Total	
Deposits	4	0	4	13.2	4	0	4	13.5
Deposits held by the Banks risk group	4	0	4	12.7	4	0	4	12.9
Other	0	0	0	0.5	0	0	0	0.6
Derivative Finan. Liabilities Held for Trading	0	0	0	0.0	0	0	0	0.0
Funds Borrowed	0	0	0	0.0	0	0	0	0.0
Money Market Takings	0	0	0	0.0	0	0	0	0.0
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	0	0	0	0.0	0	0	0	0.0
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	0	0	0	0.1	0	0	0	0.1
Other External Resources	0	0	0	0.0	0	0	0	0.0
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	1	0	1	1.7	0	0	0	1.2
General provisions	0	0	0	0.0	0	0	0	0.0
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	0	0	0	1.0	0	0	0	0.5
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	0	0	0	0.7	0	0	0	0.7
Liabilities for Tax	0	0	0	0.1	0	0	0	0.1
Current liabilities for tax	0	0	0	0.1	0	0	0	0.1
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia. for Pro. & Equ. for Sale p. and from Term. Op. (Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	0	0	0.0	0	0	0	0.0
Shareholders' Equity	28	0	28	84.9	26	0	26	85.0
Paid-in capital	53	0	53	159.8	48	0	48	158.9
Supplementary capital	0	0	0	0.0	0	0	0	0.0
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	0	0	0	0.0	0	0	0	0.0
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est. for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv. & ass., subs. & joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	0.0
Val. inc. in pro. & equ. held for sale p. and term. ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	0	0	0	0.0	0	0	0	0.0
Profit reserves	0	0	0	0.0	0	0	0	0.0
Legal reserves	0	0	0	0.0	0	0	0	0.0
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	0	0	0	0.0	0	0	0	0.0
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	-25	0	-25	-74.9	-22	0	-22	-73.8
Prior years income/loss	-24	0	-24	-74.0	-23	0	-23	-75.1
Current year income/loss	0	0	0	-0.9	0	0	0	1.3
Total Liabilities	33	0	33	100.0	30	0	30	100.0

Adabank A.Ş.

Off Balance Sheet Commitments

(USD Million)

	March 2010			March 2009		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	3	8	11	3	8	11
Letters of guarantee	3	8	11	3	8	11
Bank acceptances	0	0	0	0	0	0
Letters of credit	0	0	0	0	0	0
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	0	0	0	0	0
Commitments	0	0	0	0	0	0
Irrevocable commitments	0	0	0	0	0	0
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	0	0	0	0	0	0
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	0	0	0	0	0	0
Custody and Pledged Securities	0	0	0	0	0	0
Items held in Custody	0	0	0	0	0	0
Pledged Items	0	0	0	0	0	0
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	3	8	11	3	8	11

Income-Expenditure

(USD Million)

	March 2010	March 2009
Interest Income	1	1
Interest on loans	0	0
Interest received from reserve deposits	0	0
Interest received from banks	0	0
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	0	1
Other interest income	0	0
Interest Expenses	0	0
Interest on deposits	0	0
Interest on money market transactions	0	0
Interest on funds borrowed	0	0
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	0	1
Net Fees and Commissions Income/Expenses	0	0
Fees and commissions received	0	0
Fees and commissions paid	0	0
Dividend Income	0	0
Trading Profit/Loss (net)	0	0
Profit/loss on trading account securities	0	0
Profit/losses on derivative financial transactions	0	0
Foreign exchange profit/loss	0	0
Other Operating Income	0	0
Total Operating Income/Expenses	1	1
Provision for Loan Losses or other Receivables (-)	0	0
Specific provisions of banks loans and other receivables*	0	0
General provision expenses*	0	0
Other Operating Expenses (-)	1	1
Personnel Expenses*	0	0
Net Operating Profit/Loss	0	0
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	0	0
Provisions for Taxes on Income from Continuing Operations (±)	0	0
Net Profit/Loss from Continuing Operations	0	0
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	0	0

* Used from information and disclosures related to income statement".

Ratios

(%)

	March 2010	March 2009
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	182.7	179.1
Shareholders' Equity / Total Assets	84.9	85.0
(Shareholders' Equity - Permanent Assets) / Total Assets	78.5	78.4
Net On Balance Sheet Position / Total Shareholders' Equity	0.7	0.6
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.7	0.6
Balance-Sheet Ratios		
TC Assets / Total Assets	99.0	99.0
TC Liabilities / Total Liabilities	99.6	99.5
FC Assets / FC Liabilities	252.4	202.0
TC Deposits / Total Deposits	97.1	96.4
TC Loans / Total Loans and Receivables	-	-
Total Deposits / Total Assets	13.2	13.5
Funds Borrowed / Total Assets	0.0	0.0
Assets Quality		
Financial Assets (net) / Total Assets	78.5	56.2
Total Loans and Receivables / Total Assets	0.0	0.0
Total Loans and Receivables / Total Deposits	0.0	0.0
Loans Under Follow-up (gross) / Total Loans and Receivables	-	-
Loans Under Follow-up (net) / Total Loans and Receivables	-	-
Specific Provisions / Loans Under Follow-up	100.0	100.0
Permanent Assets / Total Assets	6.4	6.6
Consumer Loans / Total Loans and Receivables	-	-
Liquidity		
Liquid Assets / Total Assets	93.1	93.1
Liquid Assets / Short-term Liabilities	710.1	724.2
TC Liquid Assets / Total Assets	92.1	92.1
Profitability		
Net Profit/Losses / Total Assets	-0.9	1.3
Net Profit/Losses / Total Shareholders' Equity	-1.1	1.5
Profit/Losses Before Taxes after Continuing Operations / Total Assets	-0.9	1.3
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	1.4	3.4
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	93.6	95.2
Non-interest Income (net) / Total Assets	0.1	0.2
Other Operating Expenses / Total Assets	2.4	2.2
Personnel Expenses / Other Operating Expenses	35.5	39.7
Non-interest Income (net) / Other Operating Expenses	4.0	7.6

Quarterly profitability and income-expenditure ratios, except year-end figures, should be considered periodically.

Akbank T.A.Ş.

Assets

(USD Million)

	March 2010			%	March 2009			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	1,436	1,464	2,901	4.4	2,503	1,529	4,032	7.9
Fin.ass.where fair value cha. is refl.to I/S (Net)	149	122	271	0.4	68	63	130	0.3
Financial assets held for trading	149	122	271	0.4	68	63	130	0.3
Public sector debt securities	98	53	151	0.2	37	23	60	0.1
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	51	70	120	0.2	31	39	70	0.1
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	0	2,271	2,271	3.5	72	1,964	2,036	4.0
Money Market Securities	0	0	0	0.0	0	0	0	0.0
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	21,510	2,209	23,719	36.1	4,578	659	5,236	10.3
Securities representing a share in capital	3	0	3	0.0	2	0	2	0.0
Public sector debt securities	21,501	2,174	23,675	36.0	4,576	637	5,213	10.2
Other marketable securities	5	35	40	0.1	0	22	22	0.0
Loans	16,826	11,287	28,113	42.8	14,163	11,185	25,348	49.7
Loans	16,826	11,287	28,113	42.8	14,163	11,185	25,348	49.7
Loans granted to the Banks risk group	140	571	711	1.1	141	444	586	1.1
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	16,686	10,716	27,402	41.7	14,021	10,741	24,762	48.6
Loans under follow-up	939	0	939	1.4	848	24	872	1.7
Specific provisions (-)	939	0	939	1.4	848	24	872	1.7
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	4,388	2,369	6,757	10.3	8,422	4,255	12,677	24.9
Public sector debt securities	4,388	2,369	6,757	10.3	8,422	4,255	12,677	24.9
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	2	0	2	0.0	2	0	2	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	2	0	2	0.0	2	0	2	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	2	0	2	0.0	2	0	2	0.0
Subsidiaries (Net)	141	446	587	0.9	129	440	569	1.1
Financial subsidiaries	141	446	587	0.9	129	440	569	1.1
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Receivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
Finance lease receivables	0	0	0	0.0	0	0	0	0.0
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	0	0	0.0	0	0	0	0.0
Derivative Financial Assets Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	525	2	527	0.8	462	2	464	0.9
Intangible Assets (Net)	44	0	44	0.1	29	0	29	0.1
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	44	0	44	0.1	29	0	29	0.1
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	129	0	129	0.2	127	0	127	0.2
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	129	0	129	0.2	127	0	127	0.2
Prop.&Equ.for Sale p. and from Term.Op.(Net)	2	0	2	0.0	2	0	2	0.0
Other Assets	376	14	390	0.6	304	24	328	0.6
Total Assets	45,528	20,185	65,713	100.0	30,861	20,120	50,981	100.0

Liabilities

(USD Million)

	March 2010			%	March 2009			%
	TC	FC	Total		TC	FC	Total	
Deposits	25,223	14,038	39,262	59.7	16,385	13,591	29,976	58.8
Deposits held by the Banks risk group	979	620	1,599	2.4	750	574	1,324	2.6
Other	24,245	13,418	37,663	57.3	15,635	13,017	28,652	56.2
Derivative Finan. Liabilities Held for Trading	135	86	221	0.3	28	47	75	0.1
Funds Borrowed	40	5,946	5,987	9.1	114	6,734	6,848	13.4
Money Market Takings	7,199	685	7,883	12.0	5,141	220	5,362	10.5
Interbank money market takings	0	0	0	0.0	0	220	220	0.4
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	7,199	685	7,883	12.0	5,141	0	5,141	10.1
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	953	13	966	1.5	688	9	697	1.4
Other External Resources	370	100	470	0.7	313	96	409	0.8
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	6	1	8	0.0	8	5	13	0.0
Finance leasing payables	9	1	10	0.0	10	5	16	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	2	0	2	0.0	3	0	3	0.0
Derivative Finan. Liabilities Held for Hedging	252	0	252	0.4	170	42	212	0.4
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	252	0	252	0.4	170	42	212	0.4
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	426	120	546	0.8	253	117	370	0.7
General provisions	148	120	268	0.4	122	116	238	0.5
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	40	0	40	0.1	33	0	33	0.1
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	238	0	238	0.4	99	1	99	0.2
Liabilities for Tax	343	9	351	0.5	199	1	199	0.4
Current liabilities for tax	343	9	351	0.5	199	1	199	0.4
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia. for Pro. & Equ. for Sale p. and from Term. Op. (Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	0	0	0.0	0	0	0	0.0
Shareholders' Equity	9,790	-23	9,767	14.9	6,906	-87	6,820	13.4
Paid-in capital	1,979	0	1,979	3.0	1,798	0	1,798	3.5
Supplementary capital	2,826	-23	2,803	4.3	2,097	-87	2,010	3.9
Share premium	1,122	0	1,122	1.7	1,019	0	1,019	2.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	644	-7	637	1.0	69	-49	20	0.0
Revaluation changes of property and equip.	13	0	13	0.0	10	0	10	0.0
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est. for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv. & ass., subs. & joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	-211	-16	-227	-0.3	-145	-38	-182	-0.4
Val. inc. in pro. & equ. held for sale p. and term. ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	1,257	0	1,257	1.9	1,142	0	1,142	2.2
Profit reserves	4,346	0	4,346	6.6	2,641	0	2,641	5.2
Legal reserves	609	0	609	0.9	468	0	468	0.9
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	3,738	0	3,738	5.7	2,172	0	2,172	4.3
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	638	0	638	1.0	371	0	371	0.7
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	638	0	638	1.0	371	0	371	0.7
Total Liabilities	44,737	20,976	65,713	100.0	30,206	20,775	50,981	100.0

Akbank T.A.Ş.

Off Balance Sheet Commitments

(USD Million)

	March 2010			March 2009		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	2,198	3,115	5,313	1,710	2,677	4,387
Letters of guarantee	2,015	1,582	3,598	1,584	1,551	3,135
Bank acceptances	0	36	37	0	34	34
Letters of credit	7	1,351	1,358	0	1,007	1,007
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	176	145	321	127	86	212
Commitments	13,043	3,015	16,058	8,306	3,457	11,763
Irrevocable commitments	13,043	3,015	16,058	8,306	3,457	11,763
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	5,521	11,246	16,767	4,134	5,797	9,931
Derivative finan. instruments held for hedging	3,358	0	3,358	3,051	650	3,701
Trading transactions	2,163	11,246	13,409	1,083	5,147	6,230
Custody and Pledged Securities	38,048	9,999	48,047	29,423	8,574	37,997
Items held in Custody	13,744	1,254	14,998	9,696	1,186	10,882
Pledged Items	22,736	8,702	31,438	18,425	7,333	25,758
Accepted independent guaran. and warrant.	1,567	43	1,610	1,303	55	1,357
Total Off Balance Sheet Commitments	58,810	27,376	86,186	43,573	20,504	64,078

Income-Expenditure

(USD Million)

	March 2010	March 2009
Interest Income	1,554	1,504
Interest on loans	632	879
Interest received from reserve deposits	0	0
Interest received from banks	16	28
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	906	595
Other interest income	1	1
Interest Expenses	656	834
Interest on deposits	519	643
Interest on money market transactions	27	61
Interest on funds borrowed	108	129
Interest on securities issued	0	0
Other interest expenses	1	1
Net Interest Income/Expenses	899	669
Net Fees and Commissions Income/Expenses	208	178
Fees and commissions received	239	209
Fees and commissions paid	31	32
Dividend Income	14	26
Trading Profit/Loss (net)	75	27
Profit/loss on trading account securities	131	31
Profit/losses on derivative financial transactions	-66	-3
Foreign exchange profit/loss	10	0
Other Operating Income	169	113
Total Operating Income/Expenses	1,365	1,013
Provision for Loan Losses or other Receivables (-)	166	259
Specific provisions of banks loans and other receivables*	86	258
General provision expenses*	25	0
Other Operating Expenses (-)	382	308
Personnel Expenses*	146	112
Net Operating Profit/Loss	817	446
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	817	446
Provisions for Taxes on Income from Continuing Operations (±)	-178	-76
Net Profit/Loss from Continuing Operations	638	371
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	638	371

* Used from information and disclosures related to income statement".

Ratios

(%)

	March 2010	March 2009
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	21.3	18.8
Shareholders' Equity / Total Assets	14.9	13.4
(Shareholders' Equity - Permanent Assets) / Total Assets	13.1	11.3
Net On Balance Sheet Position / Total Shareholders' Equity	-2.5	-1.4
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-0.3	-1.0
Balance-Sheet Ratios		
TC Assets / Total Assets	69.3	60.5
TC Liabilities / Total Liabilities	68.1	59.2
FC Assets / FC Liabilities	96.2	96.8
TC Deposits / Total Deposits	64.2	54.7
TC Loans / Total Loans and Receivables	59.9	55.9
Total Deposits / Total Assets	59.7	58.8
Funds Borrowed / Total Assets	9.1	13.4
Assets Quality		
Financial Assets (net) / Total Assets	46.8	35.4
Total Loans and Receivables / Total Assets	42.8	49.7
Total Loans and Receivables / Total Deposits	71.6	84.6
Loans Under Follow-up (gross) / Total Loans and Receivables	3.3	3.4
Loans Under Follow-up (net) / Total Loans and Receivables	0.0	0.0
Specific Provisions / Loans Under Follow-up	100.0	100.0
Permanent Assets / Total Assets	1.8	2.1
Consumer Loans / Total Loans and Receivables	36.7	32.4
Liquidity		
Liquid Assets / Total Assets	44.4	22.4
Liquid Assets / Short-term Liabilities	69.5	35.9
TC Liquid Assets / Total Assets	35.1	14.2
Profitability		
Net Profit/Losses / Total Assets	1.0	0.7
Net Profit/Losses / Total Shareholders' Equity	6.5	5.4
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.2	0.9
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	1.2	0.8
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	59.5	40.6
Non-interest Income (net) / Total Assets	0.7	0.7
Other Operating Expenses / Total Assets	0.6	0.6
Personnel Expenses / Other Operating Expenses	38.3	36.4
Non-interest Income (net) / Other Operating Expenses	122.1	111.6

Quarterly profitability and income-expenditure ratios, except year-end figures, should be considered periodically.

Aktif Yatırım Bankası A.Ş.

Assets

(USD Million)

	March 2010			%	March 2009			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	3	12	15	3.8	0	6	7	3.7
Fin.ass.where fair value cha. is refl.to I/S (Net)	0	0	0	0.0	1	0	1	0.4
Financial assets held for trading	0	0	0	0.0	1	0	1	0.4
Public sector debt securities	0	0	0	0.0	1	0	1	0.3
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	0	0	0	0.0	0	0	0	0.1
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	8	12	20	5.0	12	1	13	7.5
Money Market Securities	15	0	15	3.9	10	0	10	5.8
Interbank money market placements	15	0	15	3.9	10	0	10	5.8
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	76	11	87	22.5	19	5	24	13.7
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	76	0	76	19.5	19	0	19	10.9
Other marketable securities	0	11	11	2.9	0	5	5	2.8
Loans	179	39	218	56.0	81	26	107	60.1
Loans	179	39	218	56.0	81	26	107	60.1
Loans granted to the Banks risk group	106	32	137	35.4	26	15	40	22.6
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	73	7	80	20.6	55	11	67	37.5
Loans under follow-up	1	0	1	0.3	0	0	0	0.3
Specific provisions (-)	1	0	1	0.3	0	0	0	0.3
Factoring Receivables	0	0	0	0.1	1	0	1	0.6
Investments held to Maturity (Net)	0	2	2	0.4	0	2	2	0.9
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	2	2	0.4	0	2	2	0.9
Investments and Associates (Net)	11	0	11	2.7	7	0	7	4.1
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	11	0	11	2.7	7	0	7	4.1
Financial investments and associates	11	0	11	2.7	7	0	7	4.1
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	6	0	6	1.5	1	0	1	0.8
Financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Non-financial subsidiaries	6	0	6	1.5	1	0	1	0.8
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Receivables From Leasing Transactions	0	4	4	1.1	0	0	0	0.1
Finance lease receivables	0	5	5	1.2	0	0	0	0.1
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	1	1	0.1	0	0	0	0.0
Derivative Financial Assets Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	3	0	3	0.7	2	0	2	0.9
Intangible Assets (Net)	6	0	6	1.6	2	0	2	0.8
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	6	0	6	1.6	2	0	2	0.8
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	0	0	0	0.0	0	0	0	0.2
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	0	0	0	0.0	0	0	0	0.2
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	3	0	3	0.7	1	0	1	0.6
Total Assets	308	80	388	100.0	137	40	178	100.0

Liabilities

(USD Million)

	March 2010			%	March 2009			%
	TC	FC	Total		TC	FC	Total	
Deposits	0	0	0	0.0	0	0	0	0.0
Deposits held by the Banks risk group	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Trading	0	0	0	0.0	0	0	0	0.0
Funds Borrowed	7	80	87	22.4	3	43	46	26.1
Money Market Takings	47	0	47	12.2	14	0	14	8.0
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	47	0	47	12.2	14	0	14	8.0
Marketable Securities Issued (Net)	62	0	62	16.0	0	0	0	0.0
Bills	62	0	62	16.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	14	35	49	12.6	1	17	18	9.9
Borrower funds	14	35	49	12.6	1	17	18	9.9
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	0	21	21	5.5	0	0	0	0.0
Other External Resources	2	1	3	0.8	1	0	1	0.8
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	3	0	3	0.9	2	0	2	1.0
General provisions	3	0	3	0.7	1	0	1	0.8
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	0	0	0	0.1	0	0	0	0.1
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	0	0	0	0.0	0	0	0	0.1
Liabilities for Tax	1	0	1	0.4	1	0	1	0.5
Current liabilities for tax	1	0	1	0.3	1	0	1	0.5
Deferred liabilities for tax	0	0	0	0.1	0	0	0	0.0
Lia. for Pro. & Equ. for Sale p. and from Term. Op. (Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	0	0	0.0	0	0	0	0.0
Shareholders' Equity	112	2	114	29.3	97	-2	95	53.7
Paid-in capital	102	0	102	26.4	68	0	68	38.5
Supplementary capital	1	2	2	0.6	13	-2	11	6.2
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	0	2	2	0.5	1	-2	-1	-0.6
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est. for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv. & ass., subs. & joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	0.0
Val. inc. in pro. & equ. held for sale p. and term. ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	1	0	1	0.2	12	0	12	6.8
Profit reserves	8	0	8	2.0	14	0	14	7.7
Legal reserves	2	0	2	0.5	1	0	1	0.7
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	6	0	6	1.6	12	0	12	7.0
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	1	0	1	0.3	2	0	2	1.3
Prior years income/loss	0	0	0	0.0	1	0	1	0.5
Current year income/loss	1	0	1	0.3	1	0	1	0.8
Total Liabilities	249	139	388	100.0	119	58	178	100.0

Aktif Yatırım Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	March 2010			March 2009		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	127	280	407	68	161	229
Letters of guarantee	120	210	329	68	110	177
Bank acceptances	0	5	5	0	10	10
Letters of credit	0	36	36	0	42	42
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	8	29	37	0	0	0
Commitments	85	30	115	11	0	11
Irrevocable commitments	85	30	115	11	0	11
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	2	35	37	5	26	31
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	2	35	37	5	26	31
Custody and Pledged Securities	116	152	267	16	19	35
Items held in Custody	41	4	45	6	13	18
Pledged Items	75	147	222	11	6	17
Accepted independent guaran. and warrant.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	330	497	827	100	206	306

Income-Expenditure

(USD Million)

	March 2010	March 2009
Interest Income	8	6
Interest on loans	6	4
Interest received from reserve deposits	0	0
Interest received from banks	0	0
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	2	1
Other interest income	0	0
Interest Expenses	3	1
Interest on deposits	0	0
Interest on money market transactions	1	1
Interest on funds borrowed	0	0
Interest on securities issued	1	0
Other interest expenses	1	0
Net Interest Income/Expenses	5	5
Net Fees and Commissions Income/Expenses	2	1
Fees and commissions received	2	1
Fees and commissions paid	0	0
Dividend Income	0	0
Trading Profit/Loss (net)	1	1
Profit/loss on trading account securities	1	1
Profit/losses on derivative financial transactions	-1	0
Foreign exchange profit/loss	1	0
Other Operating Income	0	0
Total Operating Income/Expenses	8	7
Provision for Loan Losses or other Receivables (-)	0	1
Specific provisions of banks loans and other receivables*	0	0
General provision expenses*	0	0
Other Operating Expenses (-)	7	5
Personnel Expenses*	4	3
Net Operating Profit/Loss	1	2
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	1	2
Provisions for Taxes on Income from Continuing Operations (±)	0	-1
Net Profit/Loss from Continuing Operations	1	1
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	1	1

* Used from information and disclosures related to income statement".

Ratios

(%)

	March 2010	March 2009
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	19.8	30.0
Shareholders' Equity / Total Assets	29.3	53.7
(Shareholders' Equity - Permanent Assets) / Total Assets	22.8	47.1
Net On Balance Sheet Position / Total Shareholders' Equity	3.6	4.0
Net On and Off Balance Sheet Position / Total Shareholders' Equity	1.7	-0.9
Balance-Sheet Ratios		
TC Assets / Total Assets	79.5	77.3
TC Liabilities / Total Liabilities	64.2	67.1
FC Assets / FC Liabilities	57.4	69.1
TC Deposits / Total Deposits	-	-
TC Loans / Total Loans and Receivables	82.3	75.5
Total Deposits / Total Assets	0.0	0.0
Funds Borrowed / Total Assets	22.4	26.1
Assets Quality		
Financial Assets (net) / Total Assets	22.9	15.0
Total Loans and Receivables / Total Assets	56.0	60.1
Total Loans and Receivables / Total Deposits	-	-
Loans Under Follow-up (gross) / Total Loans and Receivables	0.5	0.4
Loans Under Follow-up (net) / Total Loans and Receivables	0.0	0.0
Specific Provisions / Loans Under Follow-up	100.0	100.0
Permanent Assets / Total Assets	6.4	6.6
Consumer Loans / Total Loans and Receivables	0.8	0.1
Liquidity		
Liquid Assets / Total Assets	35.2	31.0
Liquid Assets / Short-term Liabilities	91.8	111.9
TC Liquid Assets / Total Assets	26.1	24.0
Profitability		
Net Profit/Losses / Total Assets	0.3	0.8
Net Profit/Losses / Total Shareholders' Equity	1.1	1.5
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.3	1.2
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	1.3	2.8
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	59.5	67.1
Non-interest Income (net) / Total Assets	0.9	1.2
Other Operating Expenses / Total Assets	1.8	2.6
Personnel Expenses / Other Operating Expenses	57.0	56.8
Non-interest Income (net) / Other Operating Expenses	48.2	47.4

Quarterly profitability and income-expenditure ratios, except year-end figures, should be considered periodically.

Alternatif Bank A.Ş.

Assets

(USD Million)

	March 2010			%	March 2009			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	47	78	126	5.5	34	90	124	6.2
Fin.ass.where fair value cha. is refl.to I/S (Net)	4	3	6	0.3	18	6	25	1.2
Financial assets held for trading	4	3	6	0.3	18	6	25	1.2
Public sector debt securities	1	0	2	0.1	7	2	9	0.4
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	2	2	4	0.2	12	4	16	0.8
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	0	5	5	0.2	0	28	28	1.4
Money Market Securities	0	0	0	0.0	0	0	0	0.0
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	0	0	0	0.0	48	20	68	3.4
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	48	20	68	3.4
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans	1,434	271	1,705	74.6	1,197	293	1,490	74.3
Loans	1,380	271	1,651	72.2	1,167	293	1,461	72.8
Loans granted to the Banks risk group	8	0	8	0.4	22	0	22	1.1
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	1,372	271	1,643	71.9	1,145	293	1,438	71.7
Loans under follow-up	135	0	135	5.9	78	0	78	3.9
Specific provisions (-)	80	0	80	3.5	49	0	49	2.4
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	363	0	363	15.9	213	0	213	10.6
Public sector debt securities	363	0	363	15.9	213	0	213	10.6
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	17	0	17	0.7	15	0	15	0.7
Financial subsidiaries	17	0	17	0.7	15	0	15	0.7
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Receivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
Finance lease receivables	0	0	0	0.0	0	0	0	0.0
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	0	0	0.0	0	0	0	0.0
Derivative Financial Assets Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	11	0	11	0.5	12	0	12	0.6
Intangible Assets (Net)	2	0	2	0.1	1	0	1	0.1
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	2	0	2	0.1	1	0	1	0.1
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	2	0	2	0.1	0	0	0	0.0
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	2	0	2	0.1	0	0	0	0.0
Prop.&Equ.for Sale p. and from Term.Op.(Net)	19	0	19	0.8	8	0	8	0.4
Other Assets	26	5	32	1.4	21	2	23	1.1
Total Assets	1,925	362	2,286	100.0	1,566	441	2,006	100.0

Liabilities

(USD Million)

	March 2010			%	March 2009			%
	TC	FC	Total		TC	FC	Total	
Deposits	848	638	1,486	65.0	772	661	1,433	71.4
Deposits held by the Banks risk group	112	81	193	8.4	164	147	311	15.5
Other	736	557	1,293	56.6	608	515	1,123	56.0
Derivative Finan. Liabilities Held for Trading	5	2	8	0.3	1	8	10	0.5
Funds Borrowed	25	221	246	10.8	30	174	204	10.2
Money Market Takings	146	0	146	6.4	46	0	46	2.3
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	146	0	146	6.4	46	0	46	2.3
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	31	13	44	1.9	16	13	30	1.5
Other External Resources	24	0	24	1.0	17	0	17	0.9
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	1	1	0.1	0	2	2	0.1
Finance leasing payables	0	1	1	0.1	0	2	2	0.1
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	22	0	22	1.0	19	0	19	0.9
General provisions	13	0	13	0.6	11	0	11	0.5
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	4	0	4	0.2	2	0	2	0.1
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	5	0	5	0.2	5	0	6	0.3
Liabilities for Tax	8	0	8	0.3	7	0	7	0.4
Current liabilities for tax	8	0	8	0.3	7	0	7	0.4
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia. for Pro. & Equ. for Sale p. and from Term. Op. (Net)	0	1	1	0.0	0	1	1	0.1
Subordinated Loans	0	0	0	0.0	0	0	0	0.0
Shareholders' Equity	300	0	300	13.1	238	0	238	11.8
Paid-in capital	198	0	198	8.7	180	0	180	9.0
Supplementary capital	0	0	0	0.0	0	0	0	0.0
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	0	0	0	0.0	0	0	0	0.0
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est. for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv. & ass., subs. & joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	0.0
Val. inc. in pro. & equ. held for sale p. and term. ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	0	0	0	0.0	0	0	0	0.0
Profit reserves	47	0	47	2.1	8	0	8	0.4
Legal reserves	2	0	2	0.1	0	0	0	0.0
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	45	0	45	2.0	7	0	7	0.4
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	55	0	55	2.4	50	0	50	2.5
Prior years income/loss	42	0	42	1.8	36	0	36	1.8
Current year income/loss	13	0	13	0.6	14	0	14	0.7
Total Liabilities	1,409	877	2,286	100.0	1,145	861	2,006	100.0

Alternatif Bank A.Ş.

Off Balance Sheet Commitments

(USD Million)

	March 2010			March 2009		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	602	642	1,244	394	393	788
Letters of guarantee	602	286	888	394	252	646
Bank acceptances	0	90	90	0	7	7
Letters of credit	0	260	260	0	123	123
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	7	7	0	12	12
Commitments	366	496	862	302	177	479
Irrevocable commitments	366	496	862	302	177	479
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	400	1,194	1,594	470	693	1,163
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	400	1,194	1,594	470	693	1,163
Custody and Pledged Securities	2,604	491	3,095	2,036	576	2,611
Items held in Custody	86	41	126	84	22	105
Pledged Items	2,518	450	2,968	1,951	554	2,505
Accepted independent guaran. and warran.	1	0	1	1	0	1
Total Off Balance Sheet Commitments	3,973	2,823	6,796	3,202	1,839	5,041

Income-Expenditure

(USD Million)

	March 2010	March 2009
Interest Income	57	88
Interest on loans	46	69
Interest received from reserve deposits	1	1
Interest received from banks	0	0
Interest received from money market transactions	0	1
Interest received from marketable securities portfolio	10	16
Other interest income	1	1
Interest Expenses	28	47
Interest on deposits	23	41
Interest on money market transactions	2	4
Interest on funds borrowed	2	2
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	29	41
Net Fees and Commissions Income/Expenses	5	5
Fees and commissions received	6	6
Fees and commissions paid	1	1
Dividend Income	0	0
Trading Profit/Loss (net)	-6	0
Profit/loss on trading account securities	-1	8
Profit/losses on derivative financial transactions	-5	0
Foreign exchange profit/loss	0	-8
Other Operating Income	15	7
Total Operating Income/Expenses	43	53
Provision for Loan Losses or other Receivables (-)	9	21
Specific provisions of banks loans and other receivables*	4	11
General provision expenses*	3	2
Other Operating Expenses (-)	19	16
Personnel Expenses*	11	9
Net Operating Profit/Loss	16	17
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	16	17
Provisions for Taxes on Income from Continuing Operations (±)	-3	-3
Net Profit/Loss from Continuing Operations	13	14
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	13	14

* Used from information and disclosures related to income statement".

Ratios

(%)

	March 2010	March 2009
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	13.2	13.9
Shareholders' Equity / Total Assets	13.1	11.8
(Shareholders' Equity - Permanent Assets) / Total Assets	8.7	8.6
Net On Balance Sheet Position / Total Shareholders' Equity	-54.4	-16.5
Net On and Off Balance Sheet Position / Total Shareholders' Equity	3.0	0.3
Balance-Sheet Ratios		
TC Assets / Total Assets	84.2	78.0
TC Liabilities / Total Liabilities	61.6	57.1
FC Assets / FC Liabilities	41.2	51.2
TC Deposits / Total Deposits	57.1	53.9
TC Loans / Total Loans and Receivables	84.1	80.3
Total Deposits / Total Assets	65.0	71.4
Funds Borrowed / Total Assets	10.8	10.2
Assets Quality		
Financial Assets (net) / Total Assets	16.1	15.2
Total Loans and Receivables / Total Assets	74.6	74.3
Total Loans and Receivables / Total Deposits	114.7	104.0
Loans Under Follow-up (gross) / Total Loans and Receivables	7.9	5.2
Loans Under Follow-up (net) / Total Loans and Receivables	3.2	2.0
Specific Provisions / Loans Under Follow-up	59.7	62.3
Permanent Assets / Total Assets	4.5	3.2
Consumer Loans / Total Loans and Receivables	0.1	0.4
Liquidity		
Liquid Assets / Total Assets	6.0	12.2
Liquid Assets / Short-term Liabilities	9.4	19.2
TC Liquid Assets / Total Assets	2.2	5.0
Profitability		
Net Profit/Losses / Total Assets	0.6	0.7
Net Profit/Losses / Total Shareholders' Equity	4.4	5.9
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.7	0.8
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	1.1	1.5
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	57.3	56.1
Non-interest Income (net) / Total Assets	0.6	0.6
Other Operating Expenses / Total Assets	0.8	0.8
Personnel Expenses / Other Operating Expenses	59.3	58.6
Non-interest Income (net) / Other Operating Expenses	75.1	77.2

Quarterly profitability and income-expenditure ratios, except year-end figures, should be considered periodically.

Anadolubank A.Ş.

Assets

(USD Million)

	March 2010			%	March 2009			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	55	74	128	5.1	53	128	181	8.8
Fin.ass.where fair value cha. is refl.to I/S (Net)	170	5	175	6.9	83	45	128	6.2
Financial assets held for trading	170	5	175	6.9	83	45	128	6.2
Public sector debt securities	153	3	156	6.2	56	39	95	4.6
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	16	2	18	0.7	27	5	33	1.6
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	0	95	95	3.8	0	23	23	1.1
Money Market Securities	0	0	0	0.0	0	71	71	3.4
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	71	71	3.4
Financial Assets Available for Sale (Net)	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans	1,508	138	1,646	65.3	1,020	130	1,150	55.8
Loans	1,496	138	1,635	64.8	1,013	130	1,143	55.4
Loans granted to the Banks risk group	9	0	9	0.4	10	18	28	1.4
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	1,487	138	1,625	64.4	1,003	112	1,115	54.1
Loans under follow-up	56	0	56	2.2	34	0	34	1.7
Specific provisions (-)	44	0	44	1.8	27	0	27	1.3
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	141	229	370	14.7	229	195	425	20.6
Public sector debt securities	141	222	363	14.4	229	193	422	20.5
Other marketable securities	0	7	7	0.3	0	2	2	0.1
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	11	40	52	2.1	10	34	44	2.1
Financial subsidiaries	11	40	52	2.1	10	34	44	2.1
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Receivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
Finance lease receivables	0	0	0	0.0	0	0	0	0.0
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	0	0	0.0	0	0	0	0.0
Derivative Financial Assets Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	12	0	12	0.5	9	0	9	0.5
Intangible Assets (Net)	1	0	1	0.0	1	0	1	0.0
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	1	0	1	0.0	1	0	1	0.0
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	6	0	6	0.2	0	0	0	0.0
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	6	0	6	0.2	0	0	0	0.0
Prop.&Equ.for Sale p. and from Term.Op.(Net)	4	0	4	0.2	3	0	3	0.2
Other Assets	32	2	34	1.3	21	5	26	1.3
Total Assets	1,940	583	2,523	100.0	1,431	631	2,061	100.0

Liabilities

(USD Million)

	March 2010			%	March 2009			%
	TC	FC	Total		TC	FC	Total	
Deposits	791	640	1,431	56.7	619	603	1,222	59.3
Deposits held by the Banks risk group	6	11	18	0.7	4	18	22	1.1
Other	784	629	1,413	56.0	614	585	1,199	58.2
Derivative Finan. Liabilities Held for Trading	39	1	39	1.6	26	2	27	1.3
Funds Borrowed	6	130	136	5.4	9	236	245	11.9
Money Market Takings	195	189	384	15.2	145	21	166	8.1
Interbank money market takings	0	0	0	0.0	0	15	15	0.7
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	195	189	384	15.2	145	6	151	7.3
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	21	0	21	0.8	14	1	15	0.7
Other External Resources	43	5	48	1.9	30	2	31	1.5
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	22	0	22	0.9	14	1	16	0.8
General provisions	14	0	14	0.5	8	1	9	0.5
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	5	0	5	0.2	4	0	4	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	3	0	3	0.1	3	0	3	0.1
Liabilities for Tax	10	0	10	0.4	13	0	13	0.6
Current liabilities for tax	10	0	10	0.4	11	0	11	0.5
Deferred liabilities for tax	0	0	0	0.0	3	0	3	0.1
Lia. for Pro. & Equ. for Sale p. and from Term. Op. (Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	0	0	0.0	0	0	0	0.0
Shareholders' Equity	435	-2	433	17.2	328	-2	326	15.8
Paid-in capital	396	0	396	15.7	245	0	245	11.9
Supplementary capital	-1	-2	-3	-0.1	-1	-2	-3	-0.1
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	-1	-2	-3	-0.1	-2	-2	-3	-0.2
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est. for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv. & ass., subs. & joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	0.0
Val. inc. in pro. & equ. held for sale p. and term. ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	0	0	0	0.0	1	0	1	0.0
Profit reserves	23	0	23	0.9	63	0	63	3.0
Legal reserves	14	0	14	0.6	9	0	9	0.4
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	9	0	9	0.4	53	0	53	2.6
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	16	0	16	0.7	21	0	21	1.0
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	16	0	16	0.7	21	0	21	1.0
Total Liabilities	1,560	963	2,523	100.0	1,198	864	2,061	100.0

Anadolubank A.Ş.

Off Balance Sheet Commitments

(USD Million)

	March 2010			March 2009		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	382	343	725	308	321	629
Letters of guarantee	382	92	474	308	105	414
Bank acceptances	0	3	3	0	6	6
Letters of credit	0	196	196	0	95	95
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	52	52	0	114	114
Commitments	232	11	244	177	0	177
Irrevocable commitments	228	11	239	171	0	171
Revocable commitments	4	0	4	6	0	6
Derivative Financial Instruments	481	1,400	1,881	181	1,121	1,302
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	481	1,400	1,881	181	1,121	1,302
Custody and Pledged Securities	3,468	530	3,998	2,658	589	3,247
Items held in Custody	2,309	132	2,441	2,038	95	2,133
Pledged Items	1,159	398	1,557	620	494	1,114
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	4,563	2,285	6,848	3,324	2,030	5,354

Income-Expenditure

(USD Million)

	March 2010	March 2009
Interest Income	67	76
Interest on loans	52	59
Interest received from reserve deposits	1	1
Interest received from banks	0	0
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	14	14
Other interest income	0	0
Interest Expenses	26	38
Interest on deposits	20	31
Interest on money market transactions	1	3
Interest on funds borrowed	5	4
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	41	38
Net Fees and Commissions Income/Expenses	10	8
Fees and commissions received	11	9
Fees and commissions paid	1	1
Dividend Income	0	0
Trading Profit/Loss (net)	-2	3
Profit/loss on trading account securities	3	4
Profit/losses on derivative financial transactions	-5	12
Foreign exchange profit/loss	1	-13
Other Operating Income	3	2
Total Operating Income/Expenses	52	51
Provision for Loan Losses or other Receivables (-)	3	4
Specific provisions of banks loans and other receivables*	2	4
General provision expenses*	1	0
Other Operating Expenses (-)	28	21
Personnel Expenses*	18	13
Net Operating Profit/Loss	21	26
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	21	26
Provisions for Taxes on Income from Continuing Operations (±)	-4	-5
Net Profit/Loss from Continuing Operations	16	21
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	16	21

* Used from information and disclosures related to income statement".

Ratios

(%)

	March 2010	March 2009
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	17.9	19.5
Shareholders' Equity / Total Assets	17.2	15.8
(Shareholders' Equity - Permanent Assets) / Total Assets	14.0	12.7
Net On Balance Sheet Position / Total Shareholders' Equity	-39.0	-0.1
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-4.2	-0.2
Balance-Sheet Ratios		
TC Assets / Total Assets	76.9	69.4
TC Liabilities / Total Liabilities	61.8	58.1
FC Assets / FC Liabilities	60.6	73.0
TC Deposits / Total Deposits	55.3	50.6
TC Loans / Total Loans and Receivables	91.6	88.7
Total Deposits / Total Assets	56.7	59.3
Funds Borrowed / Total Assets	5.4	11.9
Assets Quality		
Financial Assets (net) / Total Assets	21.6	26.8
Total Loans and Receivables / Total Assets	65.3	55.8
Total Loans and Receivables / Total Deposits	115.1	94.1
Loans Under Follow-up (gross) / Total Loans and Receivables	3.4	3.0
Loans Under Follow-up (net) / Total Loans and Receivables	0.7	0.6
Specific Provisions / Loans Under Follow-up	78.8	79.2
Permanent Assets / Total Assets	3.2	3.1
Consumer Loans / Total Loans and Receivables	21.9	25.8
Liquidity		
Liquid Assets / Total Assets	15.8	19.5
Liquid Assets / Short-term Liabilities	26.0	31.8
TC Liquid Assets / Total Assets	8.9	6.6
Profitability		
Net Profit/Losses / Total Assets	0.7	1.0
Net Profit/Losses / Total Shareholders' Equity	3.8	6.4
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.8	1.3
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	1.5	1.7
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	74.5	66.9
Non-interest Income (net) / Total Assets	0.4	0.6
Other Operating Expenses / Total Assets	1.1	1.0
Personnel Expenses / Other Operating Expenses	65.0	62.1
Non-interest Income (net) / Other Operating Expenses	39.0	62.2

Quarterly profitability and income-expenditure ratios, except year-end figures, should be considered periodically.

Arap Türk Bankası A.Ş.

Assets

(USD Million)

	March 2010			%	March 2009			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	1	31	31	5.3	0	27	28	5.5
Fin.ass.where fair value cha. is refl.to I/S (Net)	53	65	117	19.9	71	41	112	22.4
Financial assets held for trading	53	65	117	19.9	71	41	112	22.4
Public sector debt securities	53	41	93	15.9	71	41	112	22.4
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	24	24	4.1	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	0	46	46	7.8	0	8	8	1.6
Money Market Securities	0	0	0	0.0	0	0	0	0.0
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	0	1	1	0.1	0	1	1	0.1
Securities representing a share in capital	0	1	1	0.1	0	1	1	0.1
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans	126	98	224	38.1	73	135	208	41.6
Loans	126	98	224	38.1	73	135	208	41.6
Loans granted to the Banks risk group	0	2	2	0.3	0	2	2	0.4
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	126	96	222	37.8	73	134	206	41.2
Loans under follow-up	4	0	4	0.7	4	0	4	0.7
Specific provisions (-)	4	0	4	0.7	4	0	4	0.7
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	40	87	128	21.7	21	81	102	20.3
Public sector debt securities	37	46	83	14.2	21	54	75	14.9
Other marketable securities	3	41	44	7.5	0	27	27	5.3
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	22	0	22	3.7	17	0	17	3.3
Financial subsidiaries	22	0	22	3.7	17	0	17	3.3
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Receivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
Finance lease receivables	0	0	0	0.0	0	0	0	0.0
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	0	0	0.0	0	0	0	0.0
Derivative Financial Assets Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	14	0	14	2.5	12	0	12	2.3
Intangible Assets (Net)	1	0	1	0.2	0	0	0	0.0
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	1	0	1	0.2	0	0	0	0.0
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	1	0	1	0.2	9	0	9	1.8
Current assets for tax	0	0	0	0.0	5	0	5	1.1
Deferred assets for tax	1	0	1	0.2	3	0	3	0.7
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.1	1	0	1	0.1
Other Assets	1	0	2	0.3	4	0	4	0.9
Total Assets	261	327	588	100.0	207	294	501	100.0

Liabilities

(USD Million)

	March 2010			%	March 2009			%
	TC	FC	Total		TC	FC	Total	
Deposits	9	98	107	18.1	8	59	67	13.4
Deposits held by the Banks risk group	0	18	18	3.1	0	7	7	1.4
Other	9	80	89	15.1	8	53	60	12.0
Derivative Finan. Liabilities Held for Trading	0	0	0	0.0	1	11	12	2.3
Funds Borrowed	0	247	247	42.0	1	196	197	39.3
Money Market Takings	31	0	31	5.3	59	0	59	11.8
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	31	0	31	5.3	59	0	59	11.8
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	0	1	1	0.2	0	2	3	0.5
Other External Resources	0	2	2	0.4	1	2	3	0.6
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.1
Finance leasing payables	0	0	0	0.1	0	0	1	0.1
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	7	0	7	1.3	5	0	6	1.1
General provisions	4	0	4	0.7	3	0	3	0.6
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	3	0	3	0.5	2	0	2	0.4
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	0	0	0	0.1	0	0	0	0.1
Liabilities for Tax	2	0	2	0.4	0	0	0	0.1
Current liabilities for tax	2	0	2	0.4	0	0	0	0.1
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia. for Pro. & Equ. for Sale p. and from Term. Op. (Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	0	0	0.0	0	0	0	0.0
Shareholders' Equity	189	0	189	32.2	155	0	155	30.9
Paid-in capital	158	0	158	26.9	144	0	144	28.7
Supplementary capital	6	0	6	1.0	5	0	5	1.1
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	0	0	0	0.0	0	0	0	0.0
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est. for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv. & ass., subs. & joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	0.0
Val. inc. in pro. & equ. held for sale p. and term. ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	6	0	6	1.0	5	0	5	1.1
Profit reserves	2	0	2	0.3	1	0	1	0.2
Legal reserves	2	0	2	0.3	1	0	1	0.2
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	0	0	0	0.0	0	0	0	0.0
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	23	0	23	4.0	5	0	5	0.9
Prior years income/loss	20	0	20	3.4	4	0	4	0.8
Current year income/loss	3	0	3	0.6	1	0	1	0.1
Total Liabilities	240	348	588	100.0	231	270	501	100.0

Arap Türk Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	March 2010			March 2009		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	2	889	891	1	610	611
Letters of guarantee	1	673	674	1	426	427
Bank acceptances	1	11	12	0	0	0
Letters of credit	0	205	205	0	177	177
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	0	0	0	8	8
Commitments	5	97	102	3	20	22
Irrevocable commitments	5	97	102	3	20	22
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	0	0	0	113	156	269
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	0	0	0	113	156	269
Custody and Pledged Securities	84	210	293	5	146	150
Items held in Custody	74	22	96	4	0	4
Pledged Items	9	188	197	1	145	147
Accepted independent guaran. and warrant.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	90	1,196	1,286	121	932	1,053

Income-Expenditure

(USD Million)

	March 2010	March 2009
Interest Income	8	12
Interest on loans	3	5
Interest received from reserve deposits	0	0
Interest received from banks	0	0
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	5	7
Other interest income	0	0
Interest Expenses	1	3
Interest on deposits	0	0
Interest on money market transactions	0	1
Interest on funds borrowed	0	0
Interest on securities issued	0	0
Other interest expenses	0	1
Net Interest Income/Expenses	7	9
Net Fees and Commissions Income/Expenses	4	3
Fees and commissions received	4	3
Fees and commissions paid	0	0
Dividend Income	0	0
Trading Profit/Loss (net)	0	-6
Profit/loss on trading account securities	0	0
Profit/losses on derivative financial transactions	-1	-6
Foreign exchange profit/loss	1	0
Other Operating Income	0	0
Total Operating Income/Expenses	11	7
Provision for Loan Losses or other Receivables (-)	1	2
Specific provisions of banks loans and other receivables*	0	0
General provision expenses*	0	1
Other Operating Expenses (-)	6	4
Personnel Expenses*	4	2
Net Operating Profit/Loss	4	1
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	4	1
Provisions for Taxes on Income from Continuing Operations (±)	-1	0
Net Profit/Loss from Continuing Operations	3	1
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	3	1

* Used from information and disclosures related to income statement".

Ratios

(%)

	March 2010	March 2009
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	31.0	32.4
Shareholders' Equity / Total Assets	32.2	30.9
(Shareholders' Equity - Permanent Assets) / Total Assets	25.8	25.1
Net On Balance Sheet Position / Total Shareholders' Equity	0.3	31.1
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.3	5.0
Balance-Sheet Ratios		
TC Assets / Total Assets	44.4	41.3
TC Liabilities / Total Liabilities	40.8	46.1
FC Assets / FC Liabilities	93.9	108.9
TC Deposits / Total Deposits	8.4	11.5
TC Loans / Total Loans and Receivables	56.3	35.0
Total Deposits / Total Assets	18.1	13.4
Funds Borrowed / Total Assets	42.0	39.3
Assets Quality		
Financial Assets (net) / Total Assets	41.7	42.8
Total Loans and Receivables / Total Assets	38.1	41.6
Total Loans and Receivables / Total Deposits	210.1	311.0
Loans Under Follow-up (gross) / Total Loans and Receivables	1.7	1.7
Loans Under Follow-up (net) / Total Loans and Receivables	0.0	0.0
Specific Provisions / Loans Under Follow-up	100.0	100.0
Permanent Assets / Total Assets	6.4	5.8
Consumer Loans / Total Loans and Receivables	0.1	0.1
Liquidity		
Liquid Assets / Total Assets	33.2	29.7
Liquid Assets / Short-term Liabilities	103.0	74.3
TC Liquid Assets / Total Assets	9.1	14.2
Profitability		
Net Profit/Losses / Total Assets	0.6	0.1
Net Profit/Losses / Total Shareholders' Equity	1.7	0.5
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.7	0.2
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	1.2	1.8
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	62.8	141.1
Non-interest Income (net) / Total Assets	0.7	-0.5
Other Operating Expenses / Total Assets	1.0	0.8
Personnel Expenses / Other Operating Expenses	65.7	64.3
Non-interest Income (net) / Other Operating Expenses	68.7	-71.0

Quarterly profitability and income-expenditure ratios, except year-end figures, should be considered periodically.

Bank Mellat

Assets

(USD Million)

	March 2010			%	March 2009			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	0	25	25	6.4	0	17	17	6.9
Fin.ass.where fair value cha. is refl.to I/S (Net)	0	0	0	0.0	0	0	0	0.0
Financial assets held for trading	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	16	128	144	36.7	10	56	65	27.2
Money Market Securities	0	0	0	0.0	0	0	0	0.0
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	22	11	33	8.4	16	0	16	6.6
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	22	0	22	5.6	16	0	16	6.6
Other marketable securities	0	11	11	2.8	0	0	0	0.0
Loans	1	183	184	46.9	1	134	134	55.8
Loans	1	183	184	46.9	1	134	134	55.8
Loans granted to the Banks risk group	0	95	95	24.2	0	58	58	24.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	1	88	89	22.7	1	76	76	31.8
Loans under follow-up	0	0	0	0.0	0	0	0	0.0
Specific provisions (-)	0	0	0	0.0	0	0	0	0.0
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	0	0	0	0.0	0	0	0	0.0
Financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Receivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
Finance lease receivables	0	0	0	0.0	0	0	0	0.0
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	0	0	0.0	0	0	0	0.0
Derivative Financial Assets Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	6	0	6	1.5	5	0	5	2.2
Intangible Assets (Net)	0	0	0	0.0	0	0	0	0.0
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	0	0	0	0.1	3	0	3	1.1
Current assets for tax	0	0	0	0.0	2	0	2	0.9
Deferred assets for tax	0	0	0	0.1	0	0	0	0.1
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	0	0	0	0.1	0	0	0	0.1
Total Assets	45	347	392	100.0	34	206	240	100.0

Liabilities

(USD Million)

	March 2010			%	March 2009			%
	TC	FC	Total		TC	FC	Total	
Deposits	1	173	174	44.4	0	75	75	31.4
Deposits held by the Banks risk group	0	93	94	23.9	0	28	28	11.7
Other	0	80	80	20.5	0	47	47	19.6
Derivative Finan. Liabilities Held for Trading	0	0	0	0.0	0	0	0	0.0
Funds Borrowed	0	27	27	7.0	0	17	17	7.0
Money Market Takings	0	0	0	0.0	0	0	0	0.0
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	0	0	0	0.0	0	0	0	0.0
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	0	136	136	34.6	0	101	101	42.0
Other External Resources	0	2	2	0.4	0	6	6	2.7
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	0	1	1	0.3	1	1	1	0.6
General provisions	0	1	1	0.2	0	1	1	0.3
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	0	0	0	0.1	0	0	0	0.1
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	0	0	0	0.0	1	0	1	0.2
Liabilities for Tax	1	0	1	0.2	3	0	3	1.3
Current liabilities for tax	1	0	1	0.2	3	0	3	1.3
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia. for Pro. & Equ. for Sale p. and from Term. Op. (Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	0	0	0.0	0	0	0	0.0
Shareholders' Equity	52	0	52	13.1	36	0	36	15.1
Paid-in capital	35	0	35	9.0	19	0	19	7.8
Supplementary capital	0	0	0	0.1	0	0	0	0.1
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	0	0	0	0.1	0	0	0	0.1
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est. for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv. & ass., subs. & joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	0.0
Val. inc. in pro. & equ. held for sale p. and term. ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	0	0	0	0.0	0	0	0	0.0
Profit reserves	1	0	1	0.2	1	0	1	0.3
Legal reserves	0	0	0	0.0	0	0	0	0.0
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	1	0	1	0.2	1	0	1	0.3
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	15	0	15	3.9	16	0	16	6.9
Prior years income/loss	12	0	12	3.1	13	0	13	5.6
Current year income/loss	3	0	3	0.8	3	0	3	1.3
Total Liabilities	54	339	392	100.0	41	200	240	100.0

Bank Mellat

Off Balance Sheet Commitments

(USD Million)

	March 2010			March 2009		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	0	17	17	1	24	25
Letters of guarantee	0	12	12	0	6	6
Bank acceptances	0	0	0	0	0	0
Letters of credit	0	5	5	0	18	18
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	0	0	1	0	1
Commitments	0	0	0	0	0	0
Irrevocable commitments	0	0	0	0	0	0
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	0	0	0	0	0	0
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	0	0	0	0	0	0
Custody and Pledged Securities	0	0	0	0	0	0
Items held in Custody	0	0	0	0	0	0
Pledged Items	0	0	0	0	0	0
Accepted independent guaran. and warrant.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	0	17	17	1	24	25

Income-Expenditure

(USD Million)

	March 2010	March 2009
Interest Income	4	4
Interest on loans	3	3
Interest received from reserve deposits	0	0
Interest received from banks	1	0
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	1	1
Other interest income	0	0
Interest Expenses	1	2
Interest on deposits	0	0
Interest on money market transactions	1	2
Interest on funds borrowed	0	0
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	2	2
Net Fees and Commissions Income/Expenses	2	2
Fees and commissions received	2	2
Fees and commissions paid	0	0
Dividend Income	0	0
Trading Profit/Loss (net)	0	1
Profit/loss on trading account securities	0	0
Profit/losses on derivative financial transactions	0	0
Foreign exchange profit/loss	0	1
Other Operating Income	0	0
Total Operating Income/Expenses	5	5
Provision for Loan Losses or other Receivables (-)	0	0
Specific provisions of banks loans and other receivables*	0	0
General provision expenses*	0	0
Other Operating Expenses (-)	1	1
Personnel Expenses*	1	0
Net Operating Profit/Loss	4	4
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	4	4
Provisions for Taxes on Income from Continuing Operations (±)	-1	-1
Net Profit/Loss from Continuing Operations	3	3
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	3	3

* Used from information and disclosures related to income statement".

Ratios

(%)

	March 2010	March 2009
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	36.9	42.4
Shareholders' Equity / Total Assets	13.1	15.1
(Shareholders' Equity - Permanent Assets) / Total Assets	11.6	12.8
Net On Balance Sheet Position / Total Shareholders' Equity	18.7	20.6
Net On and Off Balance Sheet Position / Total Shareholders' Equity	18.7	20.6
Balance-Sheet Ratios		
TC Assets / Total Assets	11.5	14.3
TC Liabilities / Total Liabilities	13.7	16.9
FC Assets / FC Liabilities	102.5	103.2
TC Deposits / Total Deposits	0.3	0.6
TC Loans / Total Loans and Receivables	0.4	0.5
Total Deposits / Total Assets	44.4	31.4
Funds Borrowed / Total Assets	7.0	7.0
Assets Quality		
Financial Assets (net) / Total Assets	8.4	6.6
Total Loans and Receivables / Total Assets	46.9	55.8
Total Loans and Receivables / Total Deposits	105.8	178.1
Loans Under Follow-up (gross) / Total Loans and Receivables	0.0	0.1
Loans Under Follow-up (net) / Total Loans and Receivables	0.0	0.1
Specific Provisions / Loans Under Follow-up	24.2	17.0
Permanent Assets / Total Assets	1.5	2.3
Consumer Loans / Total Loans and Receivables	0.1	0.2
Liquidity		
Liquid Assets / Total Assets	51.4	40.8
Liquid Assets / Short-term Liabilities	105.6	110.0
TC Liquid Assets / Total Assets	9.7	10.7
Profitability		
Net Profit/Losses / Total Assets	0.8	1.3
Net Profit/Losses / Total Shareholders' Equity	5.9	8.3
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.0	1.6
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	0.6	0.9
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	52.0	43.8
Non-interest Income (net) / Total Assets	0.6	1.1
Other Operating Expenses / Total Assets	0.2	0.3
Personnel Expenses / Other Operating Expenses	62.3	62.6
Non-interest Income (net) / Other Operating Expenses	266.4	410.1

Quarterly profitability and income-expenditure ratios, except year-end figures, should be considered periodically.

BankPozitif Kredi ve Kalkınma Bankası A.Ş.

Assets

(USD Million)

	March 2010			%	March 2009			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	2	52	54	5.7	2	61	63	6.1
Fin.ass.where fair value cha. is refl.to I/S (Net)	21	1	22	2.3	13	1	14	1.4
Financial assets held for trading	21	1	22	2.3	13	1	14	1.4
Public sector debt securities	3	0	3	0.3	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	18	1	19	2.0	13	1	14	1.4
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	1	2	2	0.3	3	24	27	2.7
Money Market Securities	21	0	21	2.1	83	10	93	9.1
Interbank money market placements	16	0	16	1.7	83	10	93	9.1
Istanbul Stock Exc. money market placements	4	0	4	0.4	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	64	6	70	7.3	31	0	31	3.1
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	64	0	64	6.6	31	0	31	3.1
Other marketable securities	0	6	6	0.7	0	0	0	0.0
Loans	456	235	692	72.1	505	164	669	65.3
Loans	433	235	668	69.7	497	164	661	64.5
Loans granted to the Banks risk group	3	6	9	0.9	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	430	230	660	68.8	497	164	661	64.5
Loans under follow-up	42	0	42	4.4	14	0	14	1.3
Specific provisions (-)	19	0	19	2.0	6	0	6	0.6
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	0	0	0	0.0	18	4	22	2.1
Public sector debt securities	0	0	0	0.0	18	0	18	1.7
Other marketable securities	0	0	0	0.0	0	4	4	0.4
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	4	71	75	7.8	5	71	76	7.4
Financial subsidiaries	1	71	72	7.5	2	71	74	7.2
Non-financial subsidiaries	3	0	3	0.3	2	0	2	0.2
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Receivables From Leasing Transactions	0	5	5	0.5	0	10	10	1.0
Finance lease receivables	0	5	5	0.5	0	11	11	1.1
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	0	0	0.0	0	1	1	0.1
Derivative Financial Assets Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	5	0	5	0.5	6	0	6	0.6
Intangible Assets (Net)	2	0	2	0.2	2	0	2	0.2
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	2	0	2	0.2	2	0	2	0.2
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	0	0	0	0.0	1	0	1	0.1
Current assets for tax	0	0	0	0.0	1	0	1	0.1
Deferred assets for tax	0	0	0	0.0	0	0	0	0.0
Prop.&Equ.for Sale p. and from Term.Op.(Net)	1	0	1	0.1	1	0	1	0.1
Other Assets	2	9	11	1.1	2	6	8	0.8
Total Assets	578	381	959	100.0	674	351	1,025	100.0

Liabilities

(USD Million)

	March 2010			%	March 2009			%
	TC	FC	Total		TC	FC	Total	
Deposits	0	0	0	0.0	0	0	0	0.0
Deposits held by the Banks risk group	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Trading	7	1	8	0.8	4	2	6	0.6
Funds Borrowed	2	560	562	58.6	1	651	652	63.7
Money Market Takings	5	0	5	0.6	2	0	2	0.2
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	2	0	2	0.2
Funds provided under repurchase agreements	5	0	5	0.6	0	0	0	0.0
Marketable Securities Issued (Net)	33	0	33	3.5	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	33	0	33	3.5	0	0	0	0.0
Funds	12	20	32	3.3	47	35	82	8.0
Borrower funds	12	20	32	3.3	47	35	82	8.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	2	4	6	0.6	1	2	3	0.3
Other External Resources	2	1	2	0.2	1	2	3	0.3
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	9	0	9	0.9	11	0	11	1.1
General provisions	8	0	8	0.8	8	0	8	0.8
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	1	0	1	0.1	1	0	1	0.1
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	0	0	0	0.0	3	0	3	0.3
Liabilities for Tax	3	0	3	0.3	6	0	6	0.6
Current liabilities for tax	1	0	1	0.1	1	0	1	0.1
Deferred liabilities for tax	1	0	1	0.2	5	0	5	0.5
Lia. for Pro. & Equ. for Sale p. and from Term. Op. (Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	0	0	0.0	0	0	0	0.0
Shareholders' Equity	301	-1	300	31.3	259	-1	258	25.2
Paid-in capital	223	0	223	23.2	202	0	202	19.7
Supplementary capital	27	-1	26	2.7	24	-1	23	2.3
Share premium	13	0	13	1.4	12	0	12	1.2
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	1	-1	1	0.1	0	15	16	1.5
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est. for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv. & ass., subs. & joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	-17	-17	-1.6
Val. inc. in pro. & equ. held for sale p. and term. ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	12	0	12	1.3	12	0	12	1.2
Profit reserves	28	0	28	3.0	5	0	5	0.5
Legal reserves	6	0	6	0.7	4	0	4	0.4
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	22	0	22	2.3	0	0	0	0.0
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	23	0	23	2.4	28	0	28	2.7
Prior years income/loss	18	0	18	1.8	20	0	20	2.0
Current year income/loss	5	0	5	0.5	8	0	8	0.8
Total Liabilities	374	585	959	100.0	334	690	1,025	100.0

BankPozitif Kredi ve Kalkınma Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	March 2010			March 2009		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	52	279	331	46	260	306
Letters of guarantee	52	234	287	46	175	222
Bank acceptances	0	0	0	0	4	4
Letters of credit	0	34	34	0	80	80
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	10	10	0	0	0
Commitments	0	4	4	2	76	78
Irrevocable commitments	0	4	4	2	76	78
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	132	915	1,047	41	547	588
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	132	915	1,047	41	547	588
Custody and Pledged Securities	785	2,083	2,868	933	1,937	2,870
Items held in Custody	15	82	97	16	61	77
Pledged Items	770	2,002	2,771	917	1,877	2,794
Accepted independent guaran. and warrant.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	970	3,280	4,250	1,023	2,820	3,843

Income-Expenditure

(USD Million)

	March 2010	March 2009
Interest Income	22	25
Interest on loans	19	21
Interest received from reserve deposits	0	0
Interest received from banks	0	0
Interest received from money market transactions	0	1
Interest received from marketable securities portfolio	3	2
Other interest income	0	0
Interest Expenses	11	11
Interest on deposits	0	0
Interest on money market transactions	10	9
Interest on funds borrowed	0	0
Interest on securities issued	1	0
Other interest expenses	0	1
Net Interest Income/Expenses	11	15
Net Fees and Commissions Income/Expenses	3	1
Fees and commissions received	3	2
Fees and commissions paid	0	1
Dividend Income	0	0
Trading Profit/Loss (net)	4	6
Profit/loss on trading account securities	3	0
Profit/losses on derivative financial transactions	7	13
Foreign exchange profit/loss	-6	-7
Other Operating Income	5	0
Total Operating Income/Expenses	22	21
Provision for Loan Losses or other Receivables (-)	8	4
Specific provisions of banks loans and other receivables*	8	0
General provision expenses*	0	1
Other Operating Expenses (-)	8	7
Personnel Expenses*	4	3
Net Operating Profit/Loss	6	10
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	6	10
Provisions for Taxes on Income from Continuing Operations (±)	-1	-2
Net Profit/Loss from Continuing Operations	5	8
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	5	8

* Used from information and disclosures related to income statement".

Ratios

(%)

	March 2010	March 2009
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	30.6	29.5
Shareholders' Equity / Total Assets	31.3	25.2
(Shareholders' Equity - Permanent Assets) / Total Assets	20.2	16.1
Net On Balance Sheet Position / Total Shareholders' Equity	6.5	-13.6
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-2.7	-2.0
Balance-Sheet Ratios		
TC Assets / Total Assets	60.2	65.7
TC Liabilities / Total Liabilities	39.0	32.6
FC Assets / FC Liabilities	65.2	50.8
TC Deposits / Total Deposits	-	-
TC Loans / Total Loans and Receivables	66.0	75.5
Total Deposits / Total Assets	0.0	0.0
Funds Borrowed / Total Assets	58.6	63.7
Assets Quality		
Financial Assets (net) / Total Assets	9.5	6.6
Total Loans and Receivables / Total Assets	72.1	65.3
Total Loans and Receivables / Total Deposits	-	-
Loans Under Follow-up (gross) / Total Loans and Receivables	6.1	2.0
Loans Under Follow-up (net) / Total Loans and Receivables	3.4	1.2
Specific Provisions / Loans Under Follow-up	44.2	42.3
Permanent Assets / Total Assets	11.1	9.1
Consumer Loans / Total Loans and Receivables	22.4	21.0
Liquidity		
Liquid Assets / Total Assets	17.6	22.4
Liquid Assets / Short-term Liabilities	252.6	232.0
TC Liquid Assets / Total Assets	11.2	13.1
Profitability		
Net Profit/Losses / Total Assets	0.5	0.8
Net Profit/Losses / Total Shareholders' Equity	1.7	3.1
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.6	1.0
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	0.3	1.4
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	11.7	66.9
Non-interest Income (net) / Total Assets	1.2	0.7
Other Operating Expenses / Total Assets	0.8	0.7
Personnel Expenses / Other Operating Expenses	45.9	40.8
Non-interest Income (net) / Other Operating Expenses	145.0	93.5

Quarterly profitability and income-expenditure ratios, except year-end figures, should be considered periodically.

Birleşik Fon Bankası A.Ş.

Assets

(USD Million)

	March 2010			%	March 2009			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	0	0	0	0.0	0	0	0	0.0
Fin.ass.where fair value cha. is refl.to I/S (Net)	241	0	241	45.2	243	0	243	47.0
Financial assets held for trading	241	0	241	45.2	243	0	243	47.0
Public sector debt securities	241	0	241	45.2	243	0	243	47.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	148	66	214	40.1	132	66	198	38.3
Money Market Securities	1	0	1	0.2	1	0	1	0.2
Interbank money market placements	1	0	1	0.2	1	0	1	0.2
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans	8	0	8	1.4	7	2	9	1.7
Loans	1	0	1	0.1	0	0	0	0.1
Loans granted to the Banks risk group	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	1	0	1	0.1	0	0	0	0.1
Loans under follow-up	33	6	39	7.3	41	6	48	9.2
Specific provisions (-)	26	6	32	6.0	34	5	39	7.5
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	0	0	0	0.0	0	0	0	0.0
Financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Receivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
Finance lease receivables	0	0	0	0.0	0	0	0	0.0
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	0	0	0.0	0	0	0	0.0
Derivative Financial Assets Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	36	0	36	6.7	36	0	36	6.9
Intangible Assets (Net)	0	0	0	0.0	0	0	0	0.0
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	1	0	1	0.1	0	0	0	0.1
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	1	0	1	0.1	0	0	0	0.1
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	30	4	33	6.3	26	4	29	5.7
Total Assets	464	70	534	100.0	445	72	516	100.0

Liabilities

(USD Million)

	March 2010			%	March 2009			%
	TC	FC	Total		TC	FC	Total	
Deposits	7	11	18	3.4	8	13	21	4.0
Deposits held by the Banks risk group	0	0	0	0.0	0	0	0	0.0
Other	7	11	18	3.4	8	13	21	4.0
Derivative Finan. Liabilities Held for Trading	0	0	0	0.0	0	0	0	0.0
Funds Borrowed	0	0	0	0.0	0	0	0	0.0
Money Market Takings	2	0	2	0.4	2	0	2	0.3
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	2	0	2	0.4	2	0	2	0.3
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	7	28	34	6.5	6	28	34	6.6
Other External Resources	2	0	2	0.4	2	0	2	0.4
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	22	30	52	9.7	15	32	47	9.0
General provisions	3	0	3	0.5	1	0	1	0.2
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	3	0	3	0.5	2	0	2	0.4
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	17	30	46	8.7	12	32	43	8.4
Liabilities for Tax	2	0	2	0.3	4	0	4	0.8
Current liabilities for tax	2	0	2	0.3	4	0	4	0.8
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia. for Pro. & Equ. for Sale p. and from Term. Op. (Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	0	0	0.0	0	0	0	0.0
Shareholders' Equity	424	0	424	79.4	407	0	407	78.8
Paid-in capital	304	0	304	56.9	276	0	276	53.5
Supplementary capital	0	0	0	0.0	0	0	0	0.0
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	0	0	0	0.0	0	0	0	0.0
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est. for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv. & ass., subs. & joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	0.0
Val. inc. in pro. & equ. held for sale p. and term. ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	0	0	0	0.0	0	0	0	0.0
Profit reserves	11,702	0	11,702	2,190.6	10,681	0	10,681	2,068.7
Legal reserves	18	0	18	3.3	16	0	16	3.1
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	11,685	0	11,685	2,187.3	10,665	0	10,665	2,065.7
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	-11,582	0	-11,582	-2,168.1	-10,550	0	-10,550	-2,043.4
Prior years income/loss	-11,589	0	-11,589	-2,169.3	-10,562	0	-10,562	-2,045.7
Current year income/loss	6	0	6	1.2	12	0	12	2.3
Total Liabilities	466	68	534	100.0	443	73	516	100.0

Birleşik Fon Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	March 2010			March 2009		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	51	68	120	48	73	121
Letters of guarantee	51	68	120	48	73	121
Bank acceptances	0	0	0	0	0	0
Letters of credit	0	0	0	0	0	0
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	0	0	0	0	0
Commitments	1,641	0	1,641	11	0	11
Irrevocable commitments	1,641	0	1,641	11	0	11
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	0	0	0	0	0	0
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	0	0	0	0	0	0
Custody and Pledged Securities	587	89	676	550	90	641
Items held in Custody	8	2	10	8	2	9
Pledged Items	579	87	666	543	88	631
Accepted independent guaran. and warrant.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	2,280	157	2,437	609	163	773

Income-Expenditure

(USD Million)

	March 2010	March 2009
Interest Income	5	9
Interest on loans	1	0
Interest received from reserve deposits	0	0
Interest received from banks	4	9
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	0	0
Other interest income	0	0
Interest Expenses	0	0
Interest on deposits	0	0
Interest on money market transactions	0	0
Interest on funds borrowed	0	0
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	5	9
Net Fees and Commissions Income/Expenses	0	0
Fees and commissions received	0	0
Fees and commissions paid	0	0
Dividend Income	0	0
Trading Profit/Loss (net)	5	13
Profit/loss on trading account securities	5	11
Profit/losses on derivative financial transactions	0	0
Foreign exchange profit/loss	0	3
Other Operating Income	4	4
Total Operating Income/Expenses	13	26
Provision for Loan Losses or other Receivables (-)	1	4
Specific provisions of banks loans and other receivables*	0	1
General provision expenses*	0	0
Other Operating Expenses (-)	5	6
Personnel Expenses*	3	2
Net Operating Profit/Loss	7	16
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	7	16
Provisions for Taxes on Income from Continuing Operations (±)	-1	-4
Net Profit/Loss from Continuing Operations	6	12
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	6	12

* Used from information and disclosures related to income statement".

Ratios

(%)

	March 2010	March 2009
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	57.1	72.7
Shareholders' Equity / Total Assets	79.4	78.8
(Shareholders' Equity - Permanent Assets) / Total Assets	71.3	70.2
Net On Balance Sheet Position / Total Shareholders' Equity	0.5	-0.4
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.5	-0.4
Balance-Sheet Ratios		
TC Assets / Total Assets	86.9	86.1
TC Liabilities / Total Liabilities	87.2	85.8
FC Assets / FC Liabilities	103.1	98.0
TC Deposits / Total Deposits	41.1	37.9
TC Loans / Total Loans and Receivables	100.0	81.2
Total Deposits / Total Assets	3.4	4.0
Funds Borrowed / Total Assets	0.0	0.0
Assets Quality		
Financial Assets (net) / Total Assets	45.2	47.0
Total Loans and Receivables / Total Assets	1.4	1.7
Total Loans and Receivables / Total Deposits	42.5	43.4
Loans Under Follow-up (gross) / Total Loans and Receivables	509.2	528.9
Loans Under Follow-up (net) / Total Loans and Receivables	91.1	95.4
Specific Provisions / Loans Under Follow-up	82.1	82.0
Permanent Assets / Total Assets	8.1	8.6
Consumer Loans / Total Loans and Receivables	7.9	4.5
Liquidity		
Liquid Assets / Total Assets	85.4	85.5
Liquid Assets / Short-term Liabilities	797.2	749.4
TC Liquid Assets / Total Assets	73.0	72.7
Profitability		
Net Profit/Losses / Total Assets	1.2	2.3
Net Profit/Losses / Total Shareholders' Equity	1.5	2.9
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.4	3.1
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	0.8	1.7
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	32.9	32.7
Non-interest Income (net) / Total Assets	1.6	3.3
Other Operating Expenses / Total Assets	1.0	1.2
Personnel Expenses / Other Operating Expenses	51.5	39.0
Non-interest Income (net) / Other Operating Expenses	162.6	274.2

Quarterly profitability and income-expenditure ratios, except year-end figures, should be considered periodically.

Citibank A.Ş.

Assets

(USD Million)

	March 2010			%	March 2009			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	59	85	144	4.1	175	87	262	7.0
Fin.ass.where fair value cha. is refl.to I/S (Net)	25	9	34	1.0	48	40	88	2.3
Financial assets held for trading	25	9	34	1.0	48	40	88	2.3
Public sector debt securities	18	1	19	0.5	10	0	10	0.3
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	7	8	15	0.4	38	39	77	2.1
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	469	63	532	15.0	1	230	232	6.1
Money Market Securities	594	0	594	16.7	959	0	959	25.5
Interbank money market placements	594	0	594	16.7	959	0	959	25.5
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	776	0	776	21.9	598	19	617	16.4
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	776	0	776	21.9	598	19	617	16.4
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans	1,099	314	1,414	39.8	1,247	296	1,544	41.0
Loans	1,082	314	1,396	39.3	1,211	296	1,507	40.0
Loans granted to the Banks risk group	2	0	2	0.1	15	0	15	0.4
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	1,080	314	1,395	39.3	1,196	296	1,492	39.6
Loans under follow-up	275	0	275	7.7	184	0	184	4.9
Specific provisions (-)	258	0	258	7.3	148	0	148	3.9
Factoring Receivables	18	0	18	0.5	13	0	13	0.4
Investments held to Maturity (Net)	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	0	0	0	0.0	0	0	0	0.0
Financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Receivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
Finance lease receivables	0	0	0	0.0	0	0	0	0.0
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	0	0	0.0	0	0	0	0.0
Derivative Financial Assets Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	14	0	14	0.4	19	0	19	0.5
Intangible Assets (Net)	5	0	5	0.1	4	0	4	0.1
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	5	0	5	0.1	4	0	4	0.1
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	0	0	0	0.0	0	0	0	0.0
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	0	0	0	0.0	0	0	0	0.0
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	15	5	20	0.6	27	2	29	0.8
Total Assets	3,075	476	3,551	100.0	3,092	675	3,767	100.0

Liabilities

(USD Million)

	March 2010			%	March 2009			%
	TC	FC	Total		TC	FC	Total	
Deposits	1,724	709	2,433	68.5	1,727	1,206	2,933	77.9
Deposits held by the Banks risk group	107	33	141	4.0	109	34	143	3.8
Other	1,617	675	2,292	64.6	1,618	1,172	2,790	74.1
Derivative Finan. Liabilities Held for Trading	6	9	15	0.4	32	37	69	1.8
Funds Borrowed	415	9	424	11.9	93	91	184	4.9
Money Market Takings	0	0	0	0.0	0	0	0	0.0
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	0	0	0	0.0	0	0	0	0.0
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	40	0	41	1.2	16	0	17	0.4
Other External Resources	35	4	39	1.1	24	2	25	0.7
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	30	2	32	0.9	36	0	36	0.9
General provisions	24	0	24	0.7	21	0	21	0.6
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	1	0	1	0.0	1	0	1	0.0
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	5	2	8	0.2	13	0	13	0.4
Liabilities for Tax	3	0	3	0.1	10	0	10	0.3
Current liabilities for tax	3	0	3	0.1	9	0	9	0.2
Deferred liabilities for tax	0	0	0	0.0	1	0	1	0.0
Lia. for Pro. & Equ. for Sale p. and from Term. Op. (Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	0	0	0.0	0	0	0	0.0
Shareholders' Equity	565	0	565	15.9	493	0	493	13.1
Paid-in capital	22	0	22	0.6	20	0	20	0.5
Supplementary capital	163	0	163	4.6	153	0	153	4.1
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	1	0	1	0.0	6	0	6	0.2
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est. for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv. & ass., subs. & joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	0.0
Val. inc. in pro. & equ. held for sale p. and term. ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	162	0	162	4.6	147	0	147	3.9
Profit reserves	373	0	373	10.5	294	0	294	7.8
Legal reserves	7	0	7	0.2	6	0	6	0.2
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	367	0	367	10.3	288	0	288	7.6
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	6	0	6	0.2	26	0	26	0.7
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	6	0	6	0.2	26	0	26	0.7
Total Liabilities	2,818	733	3,551	100.0	2,431	1,336	3,767	100.0

Citibank A.Ş.

Off Balance Sheet Commitments

(USD Million)

	March 2010			March 2009		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	210	411	621	150	301	451
Letters of guarantee	210	234	444	150	211	361
Bank acceptances	0	124	124	0	54	54
Letters of credit	0	53	53	0	28	28
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	0	0	0	7	7
Commitments	860	1	860	734	1	735
Irrevocable commitments	860	1	860	734	1	735
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	871	2,529	3,400	2,041	3,348	5,390
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	871	2,529	3,400	2,041	3,348	5,390
Custody and Pledged Securities	15,290	911	16,201	13,577	797	14,373
Items held in Custody	15,169	228	15,398	13,409	358	13,767
Pledged Items	121	682	803	168	438	606
Accepted independent guaran. and warrant.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	17,230	3,851	21,081	16,503	4,447	20,949

Income-Expenditure

(USD Million)

	March 2010	March 2009
Interest Income	86	120
Interest on loans	56	82
Interest received from reserve deposits	1	2
Interest received from banks	3	5
Interest received from money market transactions	7	15
Interest received from marketable securities portfolio	19	16
Other interest income	0	0
Interest Expenses	31	53
Interest on deposits	29	52
Interest on money market transactions	1	1
Interest on funds borrowed	0	0
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	55	66
Net Fees and Commissions Income/Expenses	-1	0
Fees and commissions received	1	2
Fees and commissions paid	2	2
Dividend Income	0	0
Trading Profit/Loss (net)	7	26
Profit/loss on trading account securities	6	27
Profit/losses on derivative financial transactions	2	-24
Foreign exchange profit/loss	0	23
Other Operating Income	21	20
Total Operating Income/Expenses	82	112
Provision for Loan Losses or other Receivables (-)	20	28
Specific provisions of banks loans and other receivables*	13	24
General provision expenses*	3	2
Other Operating Expenses (-)	50	52
Personnel Expenses*	24	24
Net Operating Profit/Loss	12	32
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	12	32
Provisions for Taxes on Income from Continuing Operations (±)	-6	-6
Net Profit/Loss from Continuing Operations	6	26
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	6	26

* Used from information and disclosures related to income statement".

Ratios

(%)

	March 2010	March 2009
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	18.8	17.8
Shareholders' Equity / Total Assets	15.9	13.1
(Shareholders' Equity - Permanent Assets) / Total Assets	14.9	11.5
Net On Balance Sheet Position / Total Shareholders' Equity	-26.9	-104.1
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-10.4	-10.5
Balance-Sheet Ratios		
TC Assets / Total Assets	86.6	82.1
TC Liabilities / Total Liabilities	79.4	64.5
FC Assets / FC Liabilities	64.9	50.5
TC Deposits / Total Deposits	70.9	58.9
TC Loans / Total Loans and Receivables	77.8	80.8
Total Deposits / Total Assets	68.5	77.9
Funds Borrowed / Total Assets	11.9	4.9
Assets Quality		
Financial Assets (net) / Total Assets	22.8	18.7
Total Loans and Receivables / Total Assets	39.8	41.0
Total Loans and Receivables / Total Deposits	58.1	52.6
Loans Under Follow-up (gross) / Total Loans and Receivables	19.4	11.9
Loans Under Follow-up (net) / Total Loans and Receivables	1.2	2.4
Specific Provisions / Loans Under Follow-up	93.8	80.3
Permanent Assets / Total Assets	1.0	1.6
Consumer Loans / Total Loans and Receivables	46.3	47.9
Liquidity		
Liquid Assets / Total Assets	58.6	57.3
Liquid Assets / Short-term Liabilities	80.9	78.6
TC Liquid Assets / Total Assets	54.2	47.3
Profitability		
Net Profit/Losses / Total Assets	0.2	0.7
Net Profit/Losses / Total Shareholders' Equity	1.1	5.2
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.3	0.9
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	1.2	1.1
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	50.9	37.9
Non-interest Income (net) / Total Assets	0.7	1.2
Other Operating Expenses / Total Assets	1.4	1.4
Personnel Expenses / Other Operating Expenses	47.6	45.7
Non-interest Income (net) / Other Operating Expenses	53.5	87.5

Quarterly profitability and income-expenditure ratios, except year-end figures, should be considered periodically.

Credit Agricole Yatırım Bankası Türk A.Ş.

Assets

(USD Million)

	March 2010			%	March 2009			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	0	0	0	0.1	0	0	0	0.8
Fin.ass.where fair value cha. is refl.to I/S (Net)	0	0	0	0.0	9	0	9	21.7
Financial assets held for trading	0	0	0	0.0	9	0	9	21.7
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	0	0	0	0.0	9	0	9	21.7
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	29	1	30	71.1	16	2	18	43.6
Money Market Securities	3	0	3	8.4	2	0	2	5.5
Interbank money market placements	3	0	3	8.4	2	0	2	5.5
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.1	0	0	0	0.1
Loans	0	0	0	0.1	0	0	0	0.1
Loans granted to the Banks risk group	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.1	0	0	0	0.1
Loans under follow-up	3	0	3	8.1	3	0	3	7.6
Specific provisions (-)	3	0	3	8.1	3	0	3	7.6
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	0	0	0	0.0	0	0	0	0.0
Financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Receivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
Finance lease receivables	0	0	0	0.0	0	0	0	0.0
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	0	0	0.0	0	0	0	0.0
Derivative Financial Assets Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	2	0	2	5.0	5	0	5	11.7
Intangible Assets (Net)	0	0	0	0.1	0	0	0	0.1
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.1	0	0	0	0.1
Real Estates for Investment Purpose (Net)	1	0	1	2.6	0	0	0	0.0
Assets for Tax	1	0	1	3.4	4	0	4	9.8
Current assets for tax	0	0	0	0.0	1	0	1	3.6
Deferred assets for tax	1	0	1	3.4	3	0	3	6.2
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	0	4	4	9.2	0	2	3	6.8
Total Assets	38	4	42	100.0	37	4	41	100.0

Liabilities

(USD Million)

	March 2010			%	March 2009			%
	TC	FC	Total		TC	FC	Total	
Deposits	0	0	0	0.0	0	0	0	0.0
Deposits held by the Banks risk group	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Trading	0	0	0	0.0	7	0	7	17.0
Funds Borrowed	0	1	1	1.2	2	1	3	6.7
Money Market Takings	0	0	0	0.0	0	0	0	0.0
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	0	0	0	0.0	0	0	0	0.0
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	0	0	0	0.1	0	0	0	0.5
Other External Resources	0	3	3	8.0	0	2	2	4.0
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	2	0	2	4.4	2	0	2	3.9
General provisions	1	0	1	2.2	1	0	1	1.6
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	1	0	1	2.2	1	0	1	2.3
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	0	0	0	0.0	0	0	0	0.0
Liabilities for Tax	0	0	0	0.6	0	0	0	0.6
Current liabilities for tax	0	0	0	0.6	0	0	0	0.6
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia. for Pro. & Equ. for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	0	0	0.0	0	2	2	4.0
Shareholders' Equity	36	0	36	85.7	26	0	26	63.4
Paid-in capital	26	0	26	63.5	23	0	23	55.4
Supplementary capital	61	0	61	146.8	55	0	55	135.7
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	0	0	0	0.0	0	0	0	0.0
Revaluation changes of property and equip.	0	0	0	1.2	0	0	0	0.0
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est. for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv. & ass., subs. & joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	0.0
Val. inc. in pro. & equ. held for sale p. and term. ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	61	0	61	145.6	55	0	55	135.7
Profit reserves	11	0	11	26.6	10	0	10	24.8
Legal reserves	1	0	1	1.4	1	0	1	1.3
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	11	0	11	25.2	10	0	10	23.5
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	-63	0	-63	-151.1	-62	0	-62	-152.6
Prior years income/loss	-64	0	-64	-153.0	-63	0	-63	-155.6
Current year income/loss	1	0	1	1.9	1	0	1	3.0
Total Liabilities	38	4	42	100.0	36	5	41	100.0

Credit Agricole Yatırım Bankası Türk A.Ş.

Off Balance Sheet Commitments

(USD Million)

	March 2010			March 2009		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	0	290	290	0	282	282
Letters of guarantee	0	109	109	0	99	100
Bank acceptances	0	0	0	0	0	0
Letters of credit	0	83	83	0	91	91
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	98	98	0	91	91
Commitments	0	1	1	0	0	0
Irrevocable commitments	0	1	1	0	0	0
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	0	7	7	123	136	259
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	0	7	7	123	136	259
Custody and Pledged Securities	0	0	0	0	0	0
Items held in Custody	0	0	0	0	0	0
Pledged Items	0	0	0	0	0	0
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	1	297	298	123	418	542

Income-Expenditure

(USD Million)

	March 2010	March 2009
Interest Income	1	1
Interest on loans	0	0
Interest received from reserve deposits	0	0
Interest received from banks	0	1
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	0	0
Other interest income	0	0
Interest Expenses	0	0
Interest on deposits	0	0
Interest on money market transactions	0	0
Interest on funds borrowed	0	0
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	1	1
Net Fees and Commissions Income/Expenses	2	3
Fees and commissions received	2	3
Fees and commissions paid	0	0
Dividend Income	0	0
Trading Profit/Loss (net)	0	0
Profit/loss on trading account securities	0	0
Profit/losses on derivative financial transactions	0	4
Foreign exchange profit/loss	0	-4
Other Operating Income	0	0
Total Operating Income/Expenses	3	3
Provision for Loan Losses or other Receivables (-)	0	0
Specific provisions of banks loans and other receivables*	0	0
General provision expenses*	0	0
Other Operating Expenses (-)	2	2
Personnel Expenses*	1	1
Net Operating Profit/Loss	1	1
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	1	1
Provisions for Taxes on Income from Continuing Operations (±)	0	0
Net Profit/Loss from Continuing Operations	1	1
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	1	1

* Used from information and disclosures related to income statement".

Ratios

(%)

	March 2010	March 2009
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	19.6	14.8
Shareholders' Equity / Total Assets	85.7	63.4
(Shareholders' Equity - Permanent Assets) / Total Assets	80.6	51.6
Net On Balance Sheet Position / Total Shareholders' Equity	0.9	-1.9
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.3	-0.4
Balance-Sheet Ratios		
TC Assets / Total Assets	90.0	90.0
TC Liabilities / Total Liabilities	90.8	88.8
FC Assets / FC Liabilities	108.6	89.2
TC Deposits / Total Deposits	-	-
TC Loans / Total Loans and Receivables	100.0	100.0
Total Deposits / Total Assets	0.0	0.0
Funds Borrowed / Total Assets	1.2	6.7
Assets Quality		
Financial Assets (net) / Total Assets	0.0	21.7
Total Loans and Receivables / Total Assets	0.1	0.1
Total Loans and Receivables / Total Deposits	-	-
Loans Under Follow-up (gross) / Total Loans and Receivables	13,867.6	9,329.1
Loans Under Follow-up (net) / Total Loans and Receivables	0.0	0.0
Specific Provisions / Loans Under Follow-up	100.0	100.0
Permanent Assets / Total Assets	5.1	11.7
Consumer Loans / Total Loans and Receivables	0.0	0.0
Liquidity		
Liquid Assets / Total Assets	79.6	71.5
Liquid Assets / Short-term Liabilities	3,308.4	1,612.2
TC Liquid Assets / Total Assets	78.0	67.2
Profitability		
Net Profit/Losses / Total Assets	1.9	3.0
Net Profit/Losses / Total Shareholders' Equity	2.2	4.7
Profit/Losses Before Taxes after Continuing Operations / Total Assets	2.6	3.6
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	1.3	1.5
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	17.1	18.1
Non-interest Income (net) / Total Assets	6.3	6.8
Other Operating Expenses / Total Assets	4.4	4.7
Personnel Expenses / Other Operating Expenses	50.3	42.9
Non-interest Income (net) / Other Operating Expenses	142.9	145.1

Quarterly profitability and income-expenditure ratios, except year-end figures, should be considered periodically.

Denizbank A.Ş.

Assets

(USD Million)

	March 2010			%	March 2009			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	543	515	1,058	7.3	279	709	988	8.2
Fin.ass.where fair value cha. is refl.to I/S (Net)	124	58	182	1.2	70	53	123	1.0
Financial assets held for trading	124	58	182	1.2	70	53	123	1.0
Public sector debt securities	88	15	102	0.7	33	13	46	0.4
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	36	43	79	0.5	37	40	77	0.6
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	53	479	533	3.7	66	339	405	3.4
Money Market Securities	211	0	211	1.4	0	18	18	0.2
Interbank money market placements	211	0	211	1.4	0	18	18	0.2
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	1,216	224	1,440	9.9	1,159	162	1,320	11.0
Securities representing a share in capital	3	0	3	0.0	2	0	2	0.0
Public sector debt securities	1,214	222	1,436	9.9	1,156	161	1,317	11.0
Other marketable securities	0	2	2	0.0	0	1	1	0.0
Loans	7,482	2,311	9,793	67.2	5,889	2,098	7,986	66.5
Loans	7,294	2,311	9,605	65.9	5,784	2,098	7,881	65.6
Loans granted to the Banks risk group	0	24	24	0.2	0	3	3	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	7,294	2,287	9,581	65.8	5,784	2,095	7,879	65.6
Loans under follow-up	582	0	582	4.0	312	0	312	2.6
Specific provisions (-)	394	0	394	2.7	207	0	207	1.7
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	437	55	492	3.4	362	29	391	3.3
Public sector debt securities	437	0	437	3.0	362	0	362	3.0
Other marketable securities	0	55	55	0.4	0	29	29	0.2
Investments and Associates (Net)	4	0	4	0.0	2	0	2	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	4	0	4	0.0	2	0	2	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	4	0	4	0.0	2	0	2	0.0
Subsidiaries (Net)	185	82	266	1.8	168	74	242	2.0
Financial subsidiaries	181	82	263	1.8	164	74	239	2.0
Non-financial subsidiaries	4	0	4	0.0	3	0	3	0.0
Joint Ventures (Business Partners) (Net)	1	0	1	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	1	0	1	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	1	0	1	0.0	0	0	0	0.0
Receivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
Finance lease receivables	0	0	0	0.0	0	0	0	0.0
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	0	0	0.0	0	0	0	0.0
Derivative Financial Assets Held for Hedging	122	11	134	0.9	172	20	192	1.6
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	122	11	134	0.9	172	20	192	1.6
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	149	0	149	1.0	115	0	115	1.0
Intangible Assets (Net)	18	0	19	0.1	10	0	10	0.1
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	18	0	19	0.1	10	0	10	0.1
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	49	0	49	0.3	16	0	16	0.1
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	49	0	49	0.3	16	0	16	0.1
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	177	61	238	1.6	129	79	208	1.7
Total Assets	10,771	3,796	14,568	100.0	8,434	3,582	12,016	100.0

Liabilities

(USD Million)

	March 2010			%	March 2009			%
	TC	FC	Total		TC	FC	Total	
Deposits	5,109	2,999	8,108	55.7	3,649	2,470	6,119	50.9
Deposits held by the Banks risk group	122	89	212	1.5	100	123	223	1.9
Other	4,987	2,910	7,896	54.2	3,549	2,346	5,895	49.1
Derivative Finan. Liabilities Held for Trading	30	44	74	0.5	34	37	71	0.6
Funds Borrowed	142	2,744	2,887	19.8	87	2,916	3,003	25.0
Money Market Takings	279	0	279	1.9	317	0	317	2.6
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	279	0	279	1.9	317	0	317	2.6
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	174	53	226	1.6	136	125	261	2.2
Other External Resources	167	9	177	1.2	110	12	122	1.0
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	16	5	21	0.1	11	14	25	0.2
Finance leasing payables	18	5	24	0.2	15	15	30	0.2
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	2	0	3	0.0	3	1	5	0.0
Derivative Finan. Liabilities Held for Hedging	109	8	117	0.8	79	6	85	0.7
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	109	8	117	0.8	79	6	85	0.7
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	287	5	292	2.0	183	10	192	1.6
General provisions	94	0	94	0.6	70	0	70	0.6
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	23	0	23	0.2	15	0	15	0.1
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	170	5	175	1.2	99	10	108	0.9
Liabilities for Tax	53	0	53	0.4	44	0	44	0.4
Current liabilities for tax	53	0	53	0.4	44	0	44	0.4
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia. for Pro. & Equ. for Sale p. and from Term. Op. (Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	503	503	3.5	0	502	502	4.2
Shareholders' Equity	1,820	10	1,830	12.6	1,284	-9	1,275	10.6
Paid-in capital	472	0	472	3.2	429	0	429	3.6
Supplementary capital	170	10	180	1.2	140	-9	131	1.1
Share premium	65	0	65	0.4	59	0	59	0.5
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	53	14	67	0.5	13	-5	8	0.1
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est. for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv. & ass., subs. & joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	-72	-5	-77	-0.5	-45	-4	-49	-0.4
Val. inc. in pro. & equ. held for sale p. and term. ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	125	0	125	0.9	113	0	113	0.9
Profit reserves	1,080	0	1,080	7.4	664	0	664	5.5
Legal reserves	53	0	53	0.4	32	0	32	0.3
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	1,024	0	1,024	7.0	628	0	628	5.2
Other profit reserves	3	0	3	0.0	4	0	4	0.0
Profit or loss	98	0	98	0.7	51	0	51	0.4
Prior years income/loss	9	0	9	0.1	8	0	8	0.1
Current year income/loss	89	0	89	0.6	43	0	43	0.4
Total Liabilities	8,188	6,380	14,568	100.0	5,935	6,081	12,016	100.0

Denizbank A.Ş.

Off Balance Sheet Commitments

(USD Million)

	March 2010			March 2009		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	1,469	2,150	3,619	972	1,984	2,956
Letters of guarantee	1,468	1,193	2,661	972	1,052	2,024
Bank acceptances	0	82	82	0	69	69
Letters of credit	1	685	686	0	750	750
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	190	190	0	114	114
Commitments	3,023	3,748	6,771	2,586	1,548	4,135
Irrevocable commitments	3,023	3,748	6,771	2,586	1,548	4,134
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	3,361	8,367	11,728	2,054	5,765	7,819
Derivative finan. instruments held for hedging	599	1,094	1,692	530	824	1,354
Trading transactions	2,762	7,274	10,036	1,524	4,941	6,465
Custody and Pledged Securities	29,003	9,207	38,211	19,336	7,097	26,432
Items held in Custody	4,140	340	4,480	2,864	355	3,219
Pledged Items	24,771	8,766	33,537	16,369	6,661	23,030
Accepted independent guaran. and warrant.	93	102	194	103	81	184
Total Off Balance Sheet Commitments	36,856	23,473	60,330	24,948	16,394	41,342

Income-Expenditure

(USD Million)

	March 2010	March 2009
Interest Income	433	402
Interest on loans	320	320
Interest received from reserve deposits	3	5
Interest received from banks	0	2
Interest received from money market transactions	8	0
Interest received from marketable securities portfolio	97	69
Other interest income	5	6
Interest Expenses	130	172
Interest on deposits	104	128
Interest on money market transactions	19	37
Interest on funds borrowed	0	5
Interest on securities issued	0	0
Other interest expenses	7	2
Net Interest Income/Expenses	303	230
Net Fees and Commissions Income/Expenses	41	36
Fees and commissions received	54	50
Fees and commissions paid	13	13
Dividend Income	0	1
Trading Profit/Loss (net)	-18	-31
Profit/loss on trading account securities	14	2
Profit/losses on derivative financial transactions	-60	25
Foreign exchange profit/loss	28	-58
Other Operating Income	52	33
Total Operating Income/Expenses	379	270
Provision for Loan Losses or other Receivables (-)	121	105
Specific provisions of banks loans and other receivables*	67	50
General provision expenses*	4	4
Other Operating Expenses (-)	146	111
Personnel Expenses*	72	60
Net Operating Profit/Loss	112	54
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	112	54
Provisions for Taxes on Income from Continuing Operations (±)	-23	-11
Net Profit/Loss from Continuing Operations	89	43
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	89	43

* Used from information and disclosures related to income statement".

Ratios

(%)

	March 2010	March 2009
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	17.9	16.4
Shareholders' Equity / Total Assets	12.6	10.6
(Shareholders' Equity - Permanent Assets) / Total Assets	8.3	6.7
Net On Balance Sheet Position / Total Shareholders' Equity	-92.3	-110.8
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-0.1	0.9
Balance-Sheet Ratios		
TC Assets / Total Assets	73.9	70.2
TC Liabilities / Total Liabilities	56.2	49.4
FC Assets / FC Liabilities	59.5	58.9
TC Deposits / Total Deposits	63.0	59.6
TC Loans / Total Loans and Receivables	76.4	73.7
Total Deposits / Total Assets	55.7	50.9
Funds Borrowed / Total Assets	19.8	25.0
Assets Quality		
Financial Assets (net) / Total Assets	15.4	16.9
Total Loans and Receivables / Total Assets	67.2	66.5
Total Loans and Receivables / Total Deposits	120.8	130.5
Loans Under Follow-up (gross) / Total Loans and Receivables	5.9	3.9
Loans Under Follow-up (net) / Total Loans and Receivables	1.9	1.3
Specific Provisions / Loans Under Follow-up	67.7	66.4
Permanent Assets / Total Assets	4.3	3.9
Consumer Loans / Total Loans and Receivables	32.3	31.7
Liquidity		
Liquid Assets / Total Assets	23.5	23.8
Liquid Assets / Short-term Liabilities	42.0	45.9
TC Liquid Assets / Total Assets	14.7	13.1
Profitability		
Net Profit/Losses / Total Assets	0.6	0.4
Net Profit/Losses / Total Shareholders' Equity	4.8	3.4
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.8	0.4
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	1.6	1.5
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	62.2	66.9
Non-interest Income (net) / Total Assets	0.5	0.3
Other Operating Expenses / Total Assets	1.0	0.9
Personnel Expenses / Other Operating Expenses	49.5	53.6
Non-interest Income (net) / Other Operating Expenses	51.9	35.8

Quarterly profitability and income-expenditure ratios, except year-end figures, should be considered periodically.

Deutsche Bank A.Ş.

Assets

(USD Million)

	March 2010			%	March 2009			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	57	12	69	6.9	0	17	17	2.9
Fin.ass.where fair value cha. is refl.to I/S (Net)	423	0	423	42.3	410	4	414	69.9
Financial assets held for trading	423	0	423	42.3	410	4	414	69.9
Public sector debt securities	423	0	423	42.3	410	0	410	69.3
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	0	0	0	0.0	0	4	4	0.6
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	129	2	131	13.1	11	1	13	2.2
Money Market Securities	243	0	243	24.3	0	0	0	0.0
Interbank money market placements	243	0	243	24.3	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans	50	7	57	5.7	49	4	53	9.0
Loans	50	7	57	5.7	49	4	53	9.0
Loans granted to the Banks risk group	0	0	0	0.0	10	0	10	1.7
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	50	7	57	5.7	39	4	43	7.3
Loans under follow-up	0	0	0	0.0	0	0	0	0.0
Specific provisions (-)	0	0	0	0.0	0	0	0	0.0
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	0	0	0	0.0	0	0	0	0.0
Financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Receivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
Finance lease receivables	0	0	0	0.0	0	0	0	0.0
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	0	0	0.0	0	0	0	0.0
Derivative Financial Assets Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	3	0	3	0.3	4	0	4	0.7
Intangible Assets (Net)	33	0	33	3.3	75	0	75	12.6
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	33	0	33	3.3	75	0	75	12.6
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	1	0	1	0.1	0	0	0	0.0
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	1	0	1	0.1	0	0	0	0.0
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	7	33	40	4.0	4	11	16	2.7
Total Assets	947	53	1,000	100.0	555	37	592	100.0

Liabilities

(USD Million)

	March 2010			%	March 2009			%
	TC	FC	Total		TC	FC	Total	
Deposits	164	394	558	55.8	148	184	332	56.0
Deposits held by the Banks risk group	0	1	1	0.1	37	0	37	6.3
Other	164	393	557	55.7	111	184	295	49.8
Derivative Finan. Liabilities Held for Trading	0	1	1	0.1	0	2	2	0.4
Funds Borrowed	165	0	165	16.5	0	0	0	0.0
Money Market Takings	10	0	10	1.0	15	0	15	2.6
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	10	0	10	1.0	15	0	15	2.6
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	15	0	15	1.5	0	0	0	0.1
Other External Resources	0	0	0	0.0	0	0	0	0.0
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	1	1	0.1	0	1	1	0.2
Finance leasing payables	0	1	1	0.1	0	1	1	0.2
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	3	6	9	0.9	2	6	7	1.3
General provisions	2	0	2	0.2	1	0	1	0.1
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	0	0	0	0.0	0	0	0	0.0
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	1	6	7	0.7	1	6	7	1.1
Liabilities for Tax	4	0	4	0.4	10	0	10	1.8
Current liabilities for tax	4	0	4	0.4	6	0	6	1.0
Deferred liabilities for tax	0	0	0	0.0	5	0	5	0.8
Lia. for Pro. & Equ. for Sale p. and from Term. Op. (Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	0	0	0.0	0	0	0	0.0
Shareholders' Equity	238	0	238	23.8	223	0	223	37.7
Paid-in capital	89	0	89	8.9	81	0	81	13.7
Supplementary capital	21	0	21	2.1	19	0	19	3.2
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	0	0	0	0.0	0	0	0	0.0
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est. for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv. & ass., subs. & joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	0.0
Val. inc. in pro. & equ. held for sale p. and term. ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	21	0	21	2.1	19	0	19	3.2
Profit reserves	148	0	148	14.8	81	0	81	13.7
Legal reserves	28	0	28	2.8	19	0	19	3.2
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	120	0	120	12.0	62	0	62	10.5
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	-20	0	-20	-2.0	42	0	42	7.1
Prior years income/loss	0	0	0	0.0	20	0	20	3.4
Current year income/loss	-20	0	-20	-2.0	22	0	22	3.6
Total Liabilities	599	402	1,000	100.0	399	193	592	100.0

Deutsche Bank A.Ş.

Off Balance Sheet Commitments

(USD Million)

	March 2010			March 2009		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	12	125	137	5	141	145
Letters of guarantee	12	111	123	5	66	71
Bank acceptances	0	0	0	0	0	0
Letters of credit	0	14	14	0	47	47
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	0	0	0	27	27
Commitments	209	387	596	349	0	349
Irrevocable commitments	209	376	585	28	0	28
Revocable commitments	0	11	11	321	0	321
Derivative Financial Instruments	837	1,025	1,862	386	642	1,028
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	837	1,025	1,862	386	642	1,028
Custody and Pledged Securities	11,106	10	11,116	8,530	0	8,530
Items held in Custody	11,106	10	11,116	8,530	0	8,530
Pledged Items	0	0	0	0	0	0
Accepted independent guaran. and warrant.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	12,163	1,547	13,710	9,270	783	10,053

Income-Expenditure

(USD Million)

	March 2010	March 2009
Interest Income	17	9
Interest on loans	1	3
Interest received from reserve deposits	0	0
Interest received from banks	1	0
Interest received from money market transactions	3	3
Interest received from marketable securities portfolio	13	3
Other interest income	0	0
Interest Expenses	7	7
Interest on deposits	2	3
Interest on money market transactions	4	2
Interest on funds borrowed	1	3
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	10	2
Net Fees and Commissions Income/Expenses	7	3
Fees and commissions received	8	4
Fees and commissions paid	1	1
Dividend Income	0	0
Trading Profit/Loss (net)	9	32
Profit/loss on trading account securities	10	29
Profit/losses on derivative financial transactions	-3	2
Foreign exchange profit/loss	1	1
Other Operating Income	1	1
Total Operating Income/Expenses	27	38
Provision for Loan Losses or other Receivables (-)	0	1
Specific provisions of banks loans and other receivables*	0	0
General provision expenses*	0	0
Other Operating Expenses (-)	51	11
Personnel Expenses*	3	3
Net Operating Profit/Loss	-25	27
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	-25	27
Provisions for Taxes on Income from Continuing Operations (±)	5	-6
Net Profit/Loss from Continuing Operations	-20	22
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	-20	22

* Used from information and disclosures related to income statement*.

Ratios

(%)

	March 2010	March 2009
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	49.4	44.4
Shareholders' Equity / Total Assets	23.8	37.7
(Shareholders' Equity - Permanent Assets) / Total Assets	20.2	24.3
Net On Balance Sheet Position / Total Shareholders' Equity	-130.7	-58.2
Net On and Off Balance Sheet Position / Total Shareholders' Equity	12.0	4.7
Balance-Sheet Ratios		
TC Assets / Total Assets	94.7	93.7
TC Liabilities / Total Liabilities	59.9	67.4
FC Assets / FC Liabilities	13.2	19.3
TC Deposits / Total Deposits	29.4	44.6
TC Loans / Total Loans and Receivables	88.4	92.7
Total Deposits / Total Assets	55.8	56.0
Funds Borrowed / Total Assets	16.5	0.0
Assets Quality		
Financial Assets (net) / Total Assets	42.3	69.9
Total Loans and Receivables / Total Assets	5.7	9.0
Total Loans and Receivables / Total Deposits	10.2	16.0
Loans Under Follow-up (gross) / Total Loans and Receivables	0.0	0.0
Loans Under Follow-up (net) / Total Loans and Receivables	0.0	0.0
Specific Provisions / Loans Under Follow-up	-	-
Permanent Assets / Total Assets	3.6	13.4
Consumer Loans / Total Loans and Receivables	0.1	0.2
Liquidity		
Liquid Assets / Total Assets	86.6	75.0
Liquid Assets / Short-term Liabilities	114.1	133.3
TC Liquid Assets / Total Assets	85.3	71.3
Profitability		
Net Profit/Losses / Total Assets	-2.0	3.6
Net Profit/Losses / Total Shareholders' Equity	-8.4	9.6
Profit/Losses Before Taxes after Continuing Operations / Total Assets	-2.5	4.6
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	1.0	0.3
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	37.0	4.3
Non-interest Income (net) / Total Assets	1.7	6.2
Other Operating Expenses / Total Assets	5.1	1.8
Personnel Expenses / Other Operating Expenses	6.8	25.7
Non-interest Income (net) / Other Operating Expenses	32.7	348.7

Quarterly profitability and income-expenditure ratios, except year-end figures, should be considered periodically.

Diler Yatırım Bankası A.Ş.

Assets

(USD Million)

	March 2010			%	March 2009			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	0	0	0	0.8	0	1	1	1.2
Fin.ass.where fair value cha. is refl.to I/S (Net)	1	0	1	1.5	1	0	1	2.1
Financial assets held for trading	1	0	1	1.5	1	0	1	2.1
Public sector debt securities	1	0	1	1.2	1	0	1	2.1
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	0	0	0	0.4	0	0	0	0.1
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	1	0	1	2.1	3	3	6	10.3
Money Market Securities	1	0	1	1.0	11	0	11	20.7
Interbank money market placements	1	0	1	1.0	11	0	11	20.7
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans	46	6	52	88.3	24	6	30	55.4
Loans	46	6	52	88.3	24	6	30	55.4
Loans granted to the Banks risk group	21	0	21	35.6	21	0	21	39.1
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	25	6	31	52.7	2	6	9	16.3
Loans under follow-up	0	0	0	0.1	0	0	0	0.1
Specific provisions (-)	0	0	0	0.1	0	0	0	0.1
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	0	1	1	1.7	1	1	2	2.9
Public sector debt securities	0	0	0	0.0	1	0	1	1.2
Other marketable securities	0	1	1	1.7	0	1	1	1.7
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	0	0	0	0.0	0	0	0	0.0
Financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Receivables From Leasing Transactions	0	1	1	1.9	0	3	3	4.8
Finance lease receivables	0	1	1	2.0	0	3	3	5.5
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	0	0	0.1	0	0	0	0.0
Derivative Financial Assets Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	0	0	0	0.2	0	0	0	0.1
Intangible Assets (Net)	0	0	0	0.1	0	0	0	0.0
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.1	0	0	0	0.0
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	0	0	0	0.0	0	0	0	0.0
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	0	0	0	0.0	0	0	0	0.0
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	1	0	1	2.3	1	0	1	2.4
Total Assets	50	9	59	100.0	41	13	54	100.0

Liabilities

(USD Million)

	March 2010			%	March 2009			%
	TC	FC	Total		TC	FC	Total	
Deposits	0	0	0	0.0	0	0	0	0.0
Deposits held by the Banks risk group	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Trading	0	0	0	0.3	0	0	0	0.0
Funds Borrowed	0	0	0	0.2	0	0	0	0.0
Money Market Takings	0	0	0	0.0	0	0	0	0.0
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	0	0	0	0.0	0	0	0	0.0
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	2	2	3.8	0	6	6	11.9
Borrower funds	0	2	2	3.8	0	6	6	11.9
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	0	0	0	0.1	0	0	0	0.1
Other External Resources	0	0	0	0.0	0	0	0	0.1
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	1	0	1	1.3	1	0	1	0.9
General provisions	1	0	1	1.0	0	0	0	0.8
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	0	0	0	0.0	0	0	0	0.0
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	0	0	0	0.2	0	0	0	0.1
Liabilities for Tax	1	0	1	2.4	2	0	2	2.8
Current liabilities for tax	1	0	1	2.4	2	0	2	2.8
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia. for Pro. & Equ. for Sale p. and from Term. Op. (Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	0	0	0.0	0	0	0	0.0
Shareholders' Equity	54	0	54	91.9	46	0	46	84.2
Paid-in capital	40	0	40	67.2	36	0	36	66.3
Supplementary capital	2	0	2	2.7	1	0	1	2.6
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	0	0	0	0.0	0	0	0	0.0
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est. for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv. & ass., subs. & joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	0.0
Val. inc. in pro. & equ. held for sale p. and term. ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	2	0	2	2.7	1	0	1	2.6
Profit reserves	8	0	8	13.1	3	0	3	5.1
Legal reserves	0	0	0	0.8	0	0	0	0.3
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	7	0	7	12.3	3	0	3	4.8
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	5	0	5	8.9	6	0	6	10.2
Prior years income/loss	5	0	5	7.8	4	0	4	7.8
Current year income/loss	1	0	1	1.1	1	0	1	2.3
Total Liabilities	56	3	59	100.0	48	6	54	100.0

Diler Yatırım Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	March 2010			March 2009		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	32	2	34	35	15	50
Letters of guarantee	32	2	34	35	15	50
Bank acceptances	0	0	0	0	0	0
Letters of credit	0	0	0	0	0	0
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	0	0	0	0	0
Commitments	0	6	6	1	8	9
Irrevocable commitments	0	6	6	1	8	9
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	22	68	90	3	6	9
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	22	68	90	3	6	9
Custody and Pledged Securities	0	0	0	0	0	0
Items held in Custody	0	0	0	0	0	0
Pledged Items	0	0	0	0	0	0
Accepted independent guaran. and warrant.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	55	75	130	39	29	69

Income-Expenditure

(USD Million)

	March 2010	March 2009
Interest Income	1	2
Interest on loans	1	1
Interest received from reserve deposits	0	0
Interest received from banks	0	0
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	0	0
Other interest income	0	0
Interest Expenses	0	0
Interest on deposits	0	0
Interest on money market transactions	0	0
Interest on funds borrowed	0	0
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	1	2
Net Fees and Commissions Income/Expenses	0	0
Fees and commissions received	0	0
Fees and commissions paid	0	0
Dividend Income	0	0
Trading Profit/Loss (net)	0	0
Profit/loss on trading account securities	0	0
Profit/losses on derivative financial transactions	0	0
Foreign exchange profit/loss	0	0
Other Operating Income	0	0
Total Operating Income/Expenses	2	2
Provision for Loan Losses or other Receivables (-)	0	0
Specific provisions of banks loans and other receivables*	0	0
General provision expenses*	0	0
Other Operating Expenses (-)	1	1
Personnel Expenses*	0	0
Net Operating Profit/Loss	1	2
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	1	2
Provisions for Taxes on Income from Continuing Operations (±)	0	0
Net Profit/Loss from Continuing Operations	1	1
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	1	1

* Used from information and disclosures related to income statement".

Ratios

(%)

	March 2010	March 2009
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	60.6	62.3
Shareholders' Equity / Total Assets	91.9	84.2
(Shareholders' Equity - Permanent Assets) / Total Assets	91.6	84.0
Net On Balance Sheet Position / Total Shareholders' Equity	12.1	14.7
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-10.5	10.3
Balance-Sheet Ratios		
TC Assets / Total Assets	84.6	75.7
TC Liabilities / Total Liabilities	95.7	88.1
FC Assets / FC Liabilities	359.2	204.4
TC Deposits / Total Deposits	-	-
TC Loans / Total Loans and Receivables	88.2	78.4
Total Deposits / Total Assets	0.0	0.0
Funds Borrowed / Total Assets	0.2	0.0
Assets Quality		
Financial Assets (net) / Total Assets	3.2	5.1
Total Loans and Receivables / Total Assets	88.3	55.4
Total Loans and Receivables / Total Deposits	-	-
Loans Under Follow-up (gross) / Total Loans and Receivables	0.1	0.1
Loans Under Follow-up (net) / Total Loans and Receivables	0.0	0.0
Specific Provisions / Loans Under Follow-up	100.0	100.0
Permanent Assets / Total Assets	0.3	0.2
Consumer Loans / Total Loans and Receivables	0.0	0.0
Liquidity		
Liquid Assets / Total Assets	5.4	34.3
Liquid Assets / Short-term Liabilities	5.4	287.4
TC Liquid Assets / Total Assets	4.0	28.5
Profitability		
Net Profit/Losses / Total Assets	1.1	2.3
Net Profit/Losses / Total Shareholders' Equity	1.2	2.8
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.5	3.0
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	2.2	3.2
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	82.4	76.9
Non-interest Income (net) / Total Assets	0.5	1.0
Other Operating Expenses / Total Assets	1.2	1.1
Personnel Expenses / Other Operating Expenses	36.6	34.9
Non-interest Income (net) / Other Operating Expenses	40.3	88.6

Quarterly profitability and income-expenditure ratios, except year-end figures, should be considered periodically.

Eurobank Tekfen A.Ş.

Assets

(USD Million)

	March 2010			%	March 2009			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	43	49	93	3.8	66	37	103	5.0
Fin.ass.where fair value cha. is refl.to I/S (Net)	82	1	83	3.4	187	0	187	9.1
Financial assets held for trading	82	1	83	3.4	187	0	187	9.1
Public sector debt securities	79	0	79	3.2	181	0	181	8.8
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	2	1	4	0.2	6	0	6	0.3
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	301	116	416	17.0	111	20	130	6.3
Money Market Securities	0	0	0	0.0	4	0	4	0.2
Interbank money market placements	0	0	0	0.0	4	0	4	0.2
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	112	78	190	7.7	156	102	258	12.6
Securities representing a share in capital	2	0	2	0.1	1	0	1	0.0
Public sector debt securities	110	78	188	7.7	156	102	258	12.5
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans	610	273	882	35.9	468	211	678	32.9
Loans	560	273	833	33.9	443	211	653	31.7
Loans granted to the Banks risk group	0	0	0	0.0	14	0	14	0.7
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	560	272	832	33.9	428	211	639	31.0
Loans under follow-up	107	0	107	4.4	55	0	55	2.7
Specific provisions (-)	57	0	57	2.3	30	0	30	1.4
Factoring Receivables	39	4	44	1.8	12	6	18	0.9
Investments held to Maturity (Net)	599	0	599	24.4	564	0	564	27.4
Public sector debt securities	599	0	599	24.4	564	0	564	27.4
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	89	0	89	3.6	73	0	73	3.5
Financial subsidiaries	89	0	89	3.6	73	0	73	3.5
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Receivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
Finance lease receivables	0	0	0	0.0	0	0	0	0.0
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	0	0	0.0	0	0	0	0.0
Derivative Financial Assets Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	16	0	16	0.7	24	0	24	1.2
Intangible Assets (Net)	3	0	3	0.1	2	0	2	0.1
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	3	0	3	0.1	2	0	2	0.1
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	15	0	15	0.6	7	0	7	0.4
Current assets for tax	3	0	3	0.1	0	0	0	0.0
Deferred assets for tax	12	0	12	0.5	7	0	7	0.4
Prop.&Equ.for Sale p. and from Term.Op.(Net)	2	0	2	0.1	0	0	0	0.0
Other Assets	22	0	22	0.9	7	1	8	0.4
Total Assets	1,933	521	2,454	100.0	1,682	377	2,058	100.0

Liabilities

(USD Million)

	March 2010			%	March 2009			%
	TC	FC	Total		TC	FC	Total	
Deposits	798	438	1,235	50.3	692	371	1,063	51.6
Deposits held by the Banks risk group	354	134	488	19.9	294	76	370	18.0
Other	444	303	747	30.4	398	295	693	33.7
Derivative Finan. Liabilities Held for Trading	1	1	3	0.1	3	0	3	0.2
Funds Borrowed	455	97	552	22.5	419	27	446	21.7
Money Market Takings	182	0	182	7.4	124	0	124	6.0
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	3	0	3	0.1
Funds provided under repurchase agreements	182	0	182	7.4	122	0	122	5.9
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	4	1	6	0.2	2	4	6	0.3
Other External Resources	18	1	18	0.8	11	1	12	0.6
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	1	1	0.0	0	2	2	0.1
Finance leasing payables	0	1	1	0.1	0	2	2	0.1
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	13	13	0.5	0	17	17	0.8
Fair value hedges	0	13	13	0.5	0	17	17	0.8
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	22	10	31	1.3	15	9	24	1.2
General provisions	6	3	10	0.4	5	3	8	0.4
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	7	0	7	0.3	5	0	5	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	8	6	14	0.6	5	6	11	0.5
Liabilities for Tax	4	0	4	0.2	9	0	9	0.4
Current liabilities for tax	4	0	4	0.2	9	0	9	0.4
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia. for Pro. & Equ. for Sale p. and from Term. Op. (Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	117	0	117	4.8	107	0	107	5.2
Shareholders' Equity	292	0	292	11.9	256	-10	246	12.0
Paid-in capital	251	0	251	10.2	228	0	228	11.1
Supplementary capital	6	0	6	0.2	8	-10	-2	-0.1
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	2	0	2	0.1	2	-10	-8	-0.4
Revaluation changes of property and equip.	3	0	3	0.1	5	0	5	0.3
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est. for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv. & ass., subs. & joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	0.0
Val. inc. in pro. & equ. held for sale p. and term. ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	1	0	1	0.0	1	0	1	0.0
Profit reserves	30	0	30	1.2	14	0	14	0.7
Legal reserves	6	0	6	0.2	5	0	5	0.2
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	24	0	24	1.0	9	0	9	0.4
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	6	0	6	0.2	6	0	6	0.3
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	6	0	6	0.2	6	0	6	0.3
Total Liabilities	1,892	562	2,454	100.0	1,637	421	2,058	100.0

Eurobank Tekfen A.Ş.

Off Balance Sheet Commitments

(USD Million)

	March 2010			March 2009		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	125	652	777	105	629	734
Letters of guarantee	123	56	179	104	55	160
Bank acceptances	0	17	17	0	14	14
Letters of credit	0	82	82	0	77	77
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	2	497	499	0	483	483
Commitments	121	91	212	324	143	467
Irrevocable commitments	121	91	212	324	143	467
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	213	679	891	90	278	368
Derivative finan. instruments held for hedging	0	120	120	0	120	120
Trading transactions	213	559	771	90	158	248
Custody and Pledged Securities	2,675	3,489	6,164	1,930	3,156	5,086
Items held in Custody	761	168	929	501	157	658
Pledged Items	1,914	3,320	5,234	1,429	2,999	4,429
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	3,134	4,911	8,045	2,449	4,205	6,655

Income-Expenditure

(USD Million)

	March 2010	March 2009
Interest Income	62	74
Interest on loans	23	30
Interest received from reserve deposits	1	2
Interest received from banks	6	3
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	31	37
Other interest income	1	2
Interest Expenses	46	56
Interest on deposits	18	29
Interest on money market transactions	22	21
Interest on funds borrowed	4	4
Interest on securities issued	0	0
Other interest expenses	2	2
Net Interest Income/Expenses	17	18
Net Fees and Commissions Income/Expenses	4	6
Fees and commissions received	5	6
Fees and commissions paid	0	0
Dividend Income	0	0
Trading Profit/Loss (net)	3	6
Profit/loss on trading account securities	3	6
Profit/losses on derivative financial transactions	0	0
Foreign exchange profit/loss	0	0
Other Operating Income	4	1
Total Operating Income/Expenses	28	31
Provision for Loan Losses or other Receivables (-)	3	9
Specific provisions of banks loans and other receivables*	2	8
General provision expenses*	0	0
Other Operating Expenses (-)	18	13
Personnel Expenses*	9	7
Net Operating Profit/Loss	7	8
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	7	8
Provisions for Taxes on Income from Continuing Operations (±)	-1	-2
Net Profit/Loss from Continuing Operations	6	6
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	6	6

* Used from information and disclosures related to income statement".

Ratios

(%)

	March 2010	March 2009
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	25.8	27.6
Shareholders' Equity / Total Assets	11.9	12.0
(Shareholders' Equity - Permanent Assets) / Total Assets	5.4	5.9
Net On Balance Sheet Position / Total Shareholders' Equity	19.8	22.8
Net On and Off Balance Sheet Position / Total Shareholders' Equity	2.4	-3.5
Balance-Sheet Ratios		
TC Assets / Total Assets	78.8	81.7
TC Liabilities / Total Liabilities	77.1	79.6
FC Assets / FC Liabilities	92.8	89.5
TC Deposits / Total Deposits	64.6	65.1
TC Loans / Total Loans and Receivables	69.1	69.0
Total Deposits / Total Assets	50.3	51.6
Funds Borrowed / Total Assets	22.5	21.7
Assets Quality		
Financial Assets (net) / Total Assets	35.5	49.1
Total Loans and Receivables / Total Assets	35.9	32.9
Total Loans and Receivables / Total Deposits	71.4	63.8
Loans Under Follow-up (gross) / Total Loans and Receivables	12.1	8.1
Loans Under Follow-up (net) / Total Loans and Receivables	5.6	3.7
Specific Provisions / Loans Under Follow-up	53.6	54.3
Permanent Assets / Total Assets	6.5	6.0
Consumer Loans / Total Loans and Receivables	2.0	1.7
Liquidity		
Liquid Assets / Total Assets	31.9	33.2
Liquid Assets / Short-term Liabilities	64.9	63.2
TC Liquid Assets / Total Assets	21.9	25.5
Profitability		
Net Profit/Losses / Total Assets	0.2	0.3
Net Profit/Losses / Total Shareholders' Equity	2.1	2.6
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.3	0.4
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	0.6	0.5
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	52.3	32.7
Non-interest Income (net) / Total Assets	0.5	0.6
Other Operating Expenses / Total Assets	0.7	0.6
Personnel Expenses / Other Operating Expenses	47.2	51.8
Non-interest Income (net) / Other Operating Expenses	61.2	97.0

Quarterly profitability and income-expenditure ratios, except year-end figures, should be considered periodically.

Finans Bank A.Ş.

Assets

(USD Million)

	March 2010			%	March 2009			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	535	509	1,045	5.3	395	1,001	1,396	8.6
Fin.ass.where fair value cha. is refl.to I/S (Net)	1,090	44	1,134	5.8	1,698	68	1,766	10.8
Financial assets held for trading	173	44	217	1.1	320	68	389	2.4
Public sector debt securities	12	2	13	0.1	14	8	22	0.1
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	161	42	203	1.0	307	60	367	2.2
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	917	0	917	4.7	1,378	0	1,378	8.5
Public sector debt securities	50	0	50	0.3	93	0	93	0.6
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	867	0	867	4.4	1,284	0	1,284	7.9
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	266	222	488	2.5	15	521	536	3.3
Money Market Securities	660	0	660	3.4	0	0	0	0.0
Interbank money market placements	660	0	660	3.4	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	2,651	388	3,039	15.5	2,381	341	2,723	16.7
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	2,591	188	2,779	14.2	2,253	340	2,593	15.9
Other marketable securities	60	200	259	1.3	128	2	129	0.8
Loans	10,995	1,399	12,394	63.2	7,676	1,427	9,104	55.8
Loans	10,930	1,399	12,329	62.9	7,644	1,427	9,071	55.6
Loans granted to the Banks risk group	6	26	32	0.2	0	20	20	0.1
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	10,925	1,373	12,298	62.8	7,644	1,408	9,052	55.5
Loans under follow-up	1,015	0	1,015	5.2	554	0	554	3.4
Specific provisions (-)	951	0	951	4.9	522	0	522	3.2
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	4	0	4	0.0	2	0	2	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	4	0	4	0.0	2	0	2	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	4	0	4	0.0	2	0	2	0.0
Subsidiaries (Net)	183	0	183	0.9	93	0	93	0.6
Financial subsidiaries	173	0	173	0.9	89	0	89	0.5
Non-financial subsidiaries	10	0	10	0.1	4	0	4	0.0
Joint Ventures (Business Partners) (Net)	1	0	1	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	1	0	1	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	1	0	1	0.0	0	0	0	0.0
Receivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
Finance lease receivables	0	0	0	0.0	0	0	0	0.0
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	0	0	0.0	0	0	0	0.0
Derivative Financial Assets Held for Hedging	0	0	0	0.0	141	0	141	0.9
Fair value hedges	0	0	0	0.0	141	0	141	0.9
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	241	0	241	1.2	219	0	219	1.3
Intangible Assets (Net)	49	0	49	0.3	28	0	28	0.2
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	49	0	49	0.3	28	0	28	0.2
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	0	0	0	0.0	0	0	0	0.0
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	0	0	0	0.0	0	0	0	0.0
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	254	107	361	1.8	230	64	295	1.8
Total Assets	16,928	2,669	19,597	100.0	12,879	3,424	16,303	100.0

Liabilities

(USD Million)

	March 2010			%	March 2009			%
	TC	FC	Total		TC	FC	Total	
Deposits	9,120	4,308	13,428	68.5	5,976	4,124	10,100	62.0
Deposits held by the Banks risk group	143	753	897	4.6	220	42	263	1.6
Other	8,976	3,555	12,531	63.9	5,756	4,081	9,837	60.3
Derivative Finan. Liabilities Held for Trading	170	27	197	1.0	80	31	112	0.7
Funds Borrowed	232	1,198	1,430	7.3	226	1,764	1,990	12.2
Money Market Takings	9	52	61	0.3	340	30	370	2.3
Interbank money market takings	0	0	0	0.0	0	30	30	0.2
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	9	52	61	0.3	340	0	340	2.1
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	352	40	392	2.0	237	231	467	2.9
Other External Resources	225	3	228	1.2	175	1	175	1.1
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	1	1	0.0	0	12	12	0.1
Finance leasing payables	0	2	2	0.0	0	12	12	0.1
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	1	1	0.0
Derivative Finan. Liabilities Held for Hedging	0	1	1	0.0	3	2	5	0.0
Fair value hedges	0	1	1	0.0	3	2	5	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	310	19	329	1.7	248	0	248	1.5
General provisions	117	19	135	0.7	100	0	100	0.6
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	49	0	49	0.2	31	0	31	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	145	0	145	0.7	117	0	117	0.7
Liabilities for Tax	40	0	40	0.2	24	0	24	0.1
Current liabilities for tax	10	0	10	0.1	11	0	11	0.1
Deferred liabilities for tax	30	0	30	0.2	13	0	13	0.1
Lia. for Pro. & Equ. for Sale p. and from Term. Op. (Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	989	989	5.0	0	888	888	5.4
Shareholders' Equity	2,486	16	2,501	12.8	1,930	-18	1,912	11.7
Paid-in capital	1,039	0	1,039	5.3	899	0	899	5.5
Supplementary capital	79	16	95	0.5	26	-18	8	0.0
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	79	16	95	0.5	26	-18	8	0.0
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est. for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv. & ass., subs. & joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	0.0
Val. inc. in pro. & equ. held for sale p. and term. ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	0	0	0	0.0	0	0	0	0.0
Profit reserves	843	0	843	4.3	609	0	609	3.7
Legal reserves	99	0	99	0.5	77	0	77	0.5
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	744	0	744	3.8	532	0	532	3.3
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	525	0	525	2.7	395	0	395	2.4
Prior years income/loss	429	0	429	2.2	217	0	217	1.3
Current year income/loss	96	0	96	0.5	178	0	178	1.1
Total Liabilities	12,945	6,653	19,597	100.0	9,239	7,064	16,303	100.0

Finans Bank A.Ş.

Off Balance Sheet Commitments

(USD Million)

	March 2010			March 2009		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	1,649	2,085	3,733	1,262	1,938	3,200
Letters of guarantee	1,647	1,143	2,790	1,262	1,192	2,454
Bank acceptances	0	433	433	0	516	516
Letters of credit	1	481	482	0	200	200
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	28	28	0	30	30
Commitments	7,856	1,151	9,008	4,840	17	4,856
Irrevocable commitments	7,842	1,151	8,993	4,789	17	4,806
Revocable commitments	15	0	15	50	0	50
Derivative Financial Instruments	12,133	14,913	27,047	7,940	13,464	21,404
Derivative finan. instruments held for hedging	0	26	26	1,706	1,649	3,355
Trading transactions	12,133	14,888	27,021	6,234	11,815	18,049
Custody and Pledged Securities	38,450	13,157	51,607	3,881	1,165	5,045
Items held in Custody	1,141	681	1,822	1,313	678	1,991
Pledged Items	37,309	12,476	49,786	2,567	487	3,054
Accepted independent guaran. and warrant.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	60,089	31,306	91,395	17,922	16,583	34,505

Income-Expenditure

(USD Million)

	March 2010	March 2009
Interest Income	585	640
Interest on loans	506	519
Interest received from reserve deposits	0	0
Interest received from banks	8	12
Interest received from money market transactions	4	2
Interest received from marketable securities portfolio	68	107
Other interest income	0	0
Interest Expenses	223	317
Interest on deposits	201	259
Interest on money market transactions	22	47
Interest on funds borrowed	0	11
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	362	322
Net Fees and Commissions Income/Expenses	92	92
Fees and commissions received	101	102
Fees and commissions paid	10	9
Dividend Income	0	0
Trading Profit/Loss (net)	-84	-55
Profit/loss on trading account securities	40	35
Profit/losses on derivative financial transactions	-138	-84
Foreign exchange profit/loss	14	-6
Other Operating Income	24	25
Total Operating Income/Expenses	393	385
Provision for Loan Losses or other Receivables (-)	75	147
Specific provisions of banks loans and other receivables*	62	134
General provision expenses*	6	4
Other Operating Expenses (-)	202	160
Personnel Expenses*	89	70
Net Operating Profit/Loss	116	77
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	116	77
Provisions for Taxes on Income from Continuing Operations (±)	-20	-11
Net Profit/Loss from Continuing Operations	96	66
Net Profit/Loss Before Taxes from Terminated Operations	0	118
Provisions for Taxes on Income from Terminated Operations (±)	0	-6
Net Profit/Loss from Terminated Operations	0	112
Net Profit/Losses	96	178

* Used from information and disclosures related to income statement".

Ratios

(%)

	March 2010	March 2009
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	17.1	17.7
Shareholders' Equity / Total Assets	12.8	11.7
(Shareholders' Equity - Permanent Assets) / Total Assets	10.0	9.4
Net On Balance Sheet Position / Total Shareholders' Equity	-128.5	-153.0
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-1.0	-5.8
Balance-Sheet Ratios		
TC Assets / Total Assets	86.4	79.0
TC Liabilities / Total Liabilities	66.1	56.7
FC Assets / FC Liabilities	40.1	48.5
TC Deposits / Total Deposits	67.9	59.2
TC Loans / Total Loans and Receivables	88.7	84.3
Total Deposits / Total Assets	68.5	62.0
Funds Borrowed / Total Assets	7.3	12.2
Assets Quality		
Financial Assets (net) / Total Assets	21.3	28.4
Total Loans and Receivables / Total Assets	63.2	55.8
Total Loans and Receivables / Total Deposits	92.3	90.1
Loans Under Follow-up (gross) / Total Loans and Receivables	8.2	6.1
Loans Under Follow-up (net) / Total Loans and Receivables	0.5	0.4
Specific Provisions / Loans Under Follow-up	93.7	94.2
Permanent Assets / Total Assets	2.8	2.3
Consumer Loans / Total Loans and Receivables	64.5	64.2
Liquidity		
Liquid Assets / Total Assets	32.5	39.4
Liquid Assets / Short-term Liabilities	62.2	71.0
TC Liquid Assets / Total Assets	26.5	27.5
Profitability		
Net Profit/Losses / Total Assets	0.5	1.1
Net Profit/Losses / Total Shareholders' Equity	3.8	9.3
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.6	0.5
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	1.5	1.2
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	76.4	49.0
Non-interest Income (net) / Total Assets	0.2	0.4
Other Operating Expenses / Total Assets	1.0	1.0
Personnel Expenses / Other Operating Expenses	43.8	43.9
Non-interest Income (net) / Other Operating Expenses	15.4	38.8

Quarterly profitability and income-expenditure ratios, except year-end figures, should be considered periodically.

Fortis Bank A.Ş.

Assets

(USD Million)

	March 2010			%	March 2009			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	124	294	419	4.9	173	274	447	6.5
Fin.ass.where fair value cha. is refl.to I/S (Net)	326	413	738	8.7	231	215	446	6.5
Financial assets held for trading	326	413	738	8.7	231	214	445	6.5
Public sector debt securities	296	390	686	8.1	88	168	255	3.7
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	29	23	52	0.6	143	46	189	2.8
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	1	1	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	1	1	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	11	36	47	0.6	15	75	91	1.3
Money Market Securities	389	46	435	5.1	339	44	383	5.6
Interbank money market placements	389	0	389	4.6	339	0	339	5.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	46	46	0.5	0	44	44	0.6
Financial Assets Available for Sale (Net)	1,026	163	1,188	14.0	592	262	854	12.5
Securities representing a share in capital	4	0	4	0.0	5	0	5	0.1
Public sector debt securities	1,022	163	1,184	14.0	587	260	847	12.4
Other marketable securities	0	0	0	0.0	0	2	2	0.0
Loans	4,235	892	5,127	60.6	3,473	624	4,097	60.0
Loans	4,104	892	4,995	59.0	3,387	624	4,011	58.7
Loans granted to the Banks risk group	0	0	0	0.0	4	18	22	0.3
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	4,104	892	4,995	59.0	3,383	605	3,989	58.4
Loans under follow-up	343	0	343	4.1	271	0	271	4.0
Specific provisions (-)	212	0	212	2.5	185	0	185	2.7
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	40	79	119	1.4	84	94	178	2.6
Public sector debt securities	40	79	119	1.4	84	94	178	2.6
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	38	0	38	0.4	27	70	97	1.4
Financial subsidiaries	38	0	38	0.4	27	70	97	1.4
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Receivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
Finance lease receivables	0	0	0	0.0	0	0	0	0.0
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	0	0	0.0	0	0	0	0.0
Derivative Financial Assets Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	106	0	106	1.3	108	0	108	1.6
Intangible Assets (Net)	7	0	7	0.1	8	0	8	0.1
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	7	0	7	0.1	8	0	8	0.1
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	29	0	29	0.3	32	0	32	0.5
Current assets for tax	0	0	0	0.0	14	0	14	0.2
Deferred assets for tax	29	0	29	0.3	18	0	18	0.3
Prop.&Equ.for Sale p. and from Term.Op.(Net)	14	0	14	0.2	6	0	6	0.1
Other Assets	92	108	200	2.4	72	16	88	1.3
Total Assets	6,436	2,030	8,466	100.0	5,159	1,675	6,834	100.0

Liabilities

(USD Million)

	March 2010			%	March 2009			%
	TC	FC	Total		TC	FC	Total	
Deposits	2,131	1,575	3,706	43.8	1,900	1,100	3,000	43.9
Deposits held by the Banks risk group	36	17	53	0.6	31	4	35	0.5
Other	2,095	1,558	3,653	43.1	1,869	1,096	2,965	43.4
Derivative Finan. Liabilities Held for Trading	84	30	115	1.4	105	35	140	2.0
Funds Borrowed	494	1,487	1,981	23.4	347	1,443	1,791	26.2
Money Market Takings	514	399	913	10.8	12	322	334	4.9
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	514	399	913	10.8	12	322	334	4.9
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	207	34	240	2.8	165	50	215	3.1
Other External Resources	51	1	52	0.6	62	5	67	1.0
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	3	0	3	0.0
Finance leasing payables	0	0	0	0.0	3	0	3	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	131	9	140	1.6	144	6	150	2.2
General provisions	34	9	43	0.5	28	6	33	0.5
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	32	0	32	0.4	28	0	28	0.4
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	65	0	65	0.8	89	0	89	1.3
Liabilities for Tax	13	0	13	0.2	13	0	13	0.2
Current liabilities for tax	13	0	13	0.2	13	0	13	0.2
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia. for Pro. & Equ. for Sale p. and from Term. Op. (Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	0	0	0.0	0	0	0	0.0
Shareholders' Equity	1,300	7	1,308	15.4	1,113	9	1,122	16.4
Paid-in capital	693	0	693	8.2	629	0	629	9.2
Supplementary capital	161	7	168	2.0	137	9	146	2.1
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	22	7	29	0.3	11	9	19	0.3
Revaluation changes of property and equip.	7	0	7	0.1	6	0	6	0.1
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est. for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv. & ass., subs. & joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	0.0
Val. inc. in pro. & equ. held for sale p. and term. ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	132	0	132	1.6	119	0	119	1.7
Profit reserves	329	0	329	3.9	214	0	214	3.1
Legal reserves	30	0	30	0.4	23	0	23	0.3
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	299	0	299	3.5	191	0	191	2.8
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	117	0	117	1.4	133	0	133	1.9
Prior years income/loss	85	0	85	1.0	97	0	97	1.4
Current year income/loss	33	0	33	0.4	36	0	36	0.5
Total Liabilities	4,924	3,541	8,466	100.0	3,864	2,969	6,834	100.0

Fortis Bank A.Ş.

Off Balance Sheet Commitments

(USD Million)

	March 2010			March 2009		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	483	1,251	1,734	361	1,457	1,818
Letters of guarantee	469	678	1,147	351	681	1,033
Bank acceptances	0	132	132	0	153	153
Letters of credit	0	423	423	0	489	489
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	14	17	31	10	134	144
Commitments	2,059	989	3,048	1,798	403	2,202
Irrevocable commitments	2,059	989	3,048	1,798	403	2,202
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	2,422	6,822	9,244	1,760	6,289	8,049
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	2,422	6,822	9,244	1,760	6,289	8,049
Custody and Pledged Securities	5,422	1,400	6,822	4,863	1,280	6,143
Items held in Custody	2,241	99	2,340	2,415	104	2,518
Pledged Items	3,181	1,302	4,483	2,448	1,177	3,625
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	10,386	10,463	20,849	8,782	9,429	18,212

Income-Expenditure

(USD Million)

	March 2010	March 2009
Interest Income	200	256
Interest on loans	155	190
Interest received from reserve deposits	2	4
Interest received from banks	0	1
Interest received from money market transactions	0	13
Interest received from marketable securities portfolio	41	43
Other interest income	2	4
Interest Expenses	93	144
Interest on deposits	47	85
Interest on money market transactions	19	29
Interest on funds borrowed	4	2
Interest on securities issued	0	0
Other interest expenses	23	29
Net Interest Income/Expenses	107	111
Net Fees and Commissions Income/Expenses	26	24
Fees and commissions received	33	33
Fees and commissions paid	7	8
Dividend Income	0	2
Trading Profit/Loss (net)	-4	16
Profit/loss on trading account securities	3	11
Profit/losses on derivative financial transactions	-37	64
Foreign exchange profit/loss	29	-60
Other Operating Income	18	4
Total Operating Income/Expenses	147	158
Provision for Loan Losses or other Receivables (-)	21	11
Specific provisions of banks loans and other receivables*	13	11
General provision expenses*	6	-1
Other Operating Expenses (-)	102	102
Personnel Expenses*	47	45
Net Operating Profit/Loss	24	45
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	24	45
Provisions for Taxes on Income from Continuing Operations (±)	-7	-9
Net Profit/Loss from Continuing Operations	17	36
Net Profit/Loss Before Taxes from Terminated Operations	16	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	16	0
Net Profit/Losses	33	36

* Used from information and disclosures related to income statement".

Ratios

(%)

	March 2010	March 2009
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	16.4	15.4
Shareholders' Equity / Total Assets	15.4	16.4
(Shareholders' Equity - Permanent Assets) / Total Assets	12.0	12.0
Net On Balance Sheet Position / Total Shareholders' Equity	-74.9	-58.3
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-14.4	-3.3
Balance-Sheet Ratios		
TC Assets / Total Assets	76.0	75.5
TC Liabilities / Total Liabilities	58.2	56.5
FC Assets / FC Liabilities	57.3	56.4
TC Deposits / Total Deposits	57.5	63.3
TC Loans / Total Loans and Receivables	82.6	84.8
Total Deposits / Total Assets	43.8	43.9
Funds Borrowed / Total Assets	23.4	26.2
Assets Quality		
Financial Assets (net) / Total Assets	24.2	21.6
Total Loans and Receivables / Total Assets	60.6	60.0
Total Loans and Receivables / Total Deposits	138.3	136.6
Loans Under Follow-up (gross) / Total Loans and Receivables	6.7	6.6
Loans Under Follow-up (net) / Total Loans and Receivables	2.6	2.1
Specific Provisions / Loans Under Follow-up	61.8	68.3
Permanent Assets / Total Assets	3.5	4.5
Consumer Loans / Total Loans and Receivables	35.8	42.1
Liquidity		
Liquid Assets / Total Assets	33.4	32.5
Liquid Assets / Short-term Liabilities	55.0	64.0
TC Liquid Assets / Total Assets	22.2	19.7
Profitability		
Net Profit/Losses / Total Assets	0.4	0.5
Net Profit/Losses / Total Shareholders' Equity	2.5	3.2
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.3	0.7
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	1.1	1.5
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	63.8	63.8
Non-interest Income (net) / Total Assets	0.5	0.7
Other Operating Expenses / Total Assets	1.2	1.5
Personnel Expenses / Other Operating Expenses	45.9	43.6
Non-interest Income (net) / Other Operating Expenses	39.2	45.4

Quarterly profitability and income-expenditure ratios, except year-end figures, should be considered periodically.

GSD Yatırım Bankası A.Ş.

Assets

(USD Million)

	March 2010			%	March 2009			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	0	0	0	0.4	0	1	1	1.4
Fin.ass.where fair value cha. is refl.to I/S (Net)	2	0	2	3.9	1	0	1	2.4
Financial assets held for trading	2	0	2	3.9	1	0	1	2.4
Public sector debt securities	2	0	2	3.9	1	0	1	2.3
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	0	0	0	0.0	0	0	0	0.1
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	0	0	0	0.2	0	0	1	1.1
Money Market Securities	0	0	0	0.0	0	0	0	0.0
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	5	0	5	8.4	2	0	2	3.4
Securities representing a share in capital	5	0	5	8.4	2	0	2	3.4
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans	47	1	48	76.4	37	0	37	76.2
Loans	45	1	46	73.5	34	0	34	70.6
Loans granted to the Banks risk group	0	0	0	0.0	2	0	2	4.7
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	45	1	46	73.5	32	0	32	65.9
Loans under follow-up	8	0	8	12.6	5	0	5	10.4
Specific provisions (-)	6	0	6	9.7	2	0	2	4.9
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	0	5	5	8.1	0	5	5	10.6
Financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Non-financial subsidiaries	0	5	5	8.1	0	5	5	10.6
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Receivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
Finance lease receivables	0	0	0	0.0	0	0	0	0.0
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	0	0	0.0	0	0	0	0.0
Derivative Financial Assets Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	0	0	0	0.2	0	0	0	0.3
Intangible Assets (Net)	0	0	0	0.0	0	0	0	0.1
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.1
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	0	0	0	0.2	0	0	0	0.1
Current assets for tax	0	0	0	0.1	0	0	0	0.0
Deferred assets for tax	0	0	0	0.1	0	0	0	0.1
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.2	2	0	2	3.7
Other Assets	1	0	1	2.0	0	0	0	0.7
Total Assets	56	6	63	100.0	42	7	49	100.0

Liabilities

(USD Million)

	March 2010			%	March 2009			%
	TC	FC	Total		TC	FC	Total	
Deposits	0	0	0	0.0	0	0	0	0.0
Deposits held by the Banks risk group	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Trading	0	0	0	0.1	0	0	0	0.1
Funds Borrowed	3	6	9	13.6	2	7	10	19.6
Money Market Takings	2	0	2	3.0	0	0	0	0.0
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	2	0	2	3.0	0	0	0	0.0
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	1	5	6	9.3	0	2	3	5.4
Borrower funds	1	5	6	9.3	0	2	3	5.4
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	0	0	0	0.1	0	0	0	0.1
Other External Resources	1	0	1	1.4	0	0	0	0.0
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	1	0	1	1.1	0	0	0	0.9
General provisions	0	0	0	0.7	0	0	0	0.5
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	0	0	0	0.3	0	0	0	0.3
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	0	0	0	0.1	0	0	0	0.0
Liabilities for Tax	0	0	0	0.2	0	0	0	0.3
Current liabilities for tax	0	0	0	0.2	0	0	0	0.3
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia. for Pro. & Equ. for Sale p. and from Term. Op. (Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	0	0	0.0	0	0	0	0.0
Shareholders' Equity	45	0	45	71.2	36	0	36	73.6
Paid-in capital	33	0	33	52.8	15	0	15	30.9
Supplementary capital	2	0	2	3.6	6	0	6	13.4
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	0	0	0	0.8	-3	0	-3	-5.4
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est. for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv. & ass., subs. & joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	0.0
Val. inc. in pro. & equ. held for sale p. and term. ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	2	0	2	2.9	9	0	9	18.8
Profit reserves	9	0	9	13.9	14	0	14	28.5
Legal reserves	2	0	2	2.5	1	0	1	2.8
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	7	0	7	11.5	12	0	12	25.7
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	1	0	1	0.9	0	0	0	0.9
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	1	0	1	0.9	0	0	0	0.9
Total Liabilities	52	11	63	100.0	39	10	49	100.0

GSD Yatırım Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	March 2010			March 2009		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	44	1	44	34	5	39
Letters of guarantee	44	1	44	34	3	37
Bank acceptances	0	0	0	0	2	2
Letters of credit	0	0	0	0	0	0
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	0	0	0	0	0
Commitments	0	0	0	0	0	0
Irrevocable commitments	0	0	0	0	0	0
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	5	5	10	10	11	21
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	5	5	10	10	11	21
Custody and Pledged Securities	726	290	1,016	613	295	908
Items held in Custody	3	0	3	2	0	2
Pledged Items	124	63	187	113	66	180
Accepted independent guaran. and warrant.	600	226	826	497	229	726
Total Off Balance Sheet Commitments	775	296	1,071	657	311	968

Income-Expenditure

(USD Million)

	March 2010	March 2009
Interest Income	2	2
Interest on loans	2	2
Interest received from reserve deposits	0	0
Interest received from banks	0	0
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	0	0
Other interest income	0	0
Interest Expenses	0	0
Interest on deposits	0	0
Interest on money market transactions	0	0
Interest on funds borrowed	0	0
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	1	2
Net Fees and Commissions Income/Expenses	0	0
Fees and commissions received	0	0
Fees and commissions paid	0	0
Dividend Income	0	0
Trading Profit/Loss (net)	0	0
Profit/loss on trading account securities	0	0
Profit/losses on derivative financial transactions	0	0
Foreign exchange profit/loss	0	0
Other Operating Income	0	0
Total Operating Income/Expenses	2	2
Provision for Loan Losses or other Receivables (-)	0	1
Specific provisions of banks loans and other receivables*	0	1
General provision expenses*	0	0
Other Operating Expenses (-)	1	1
Personnel Expenses*	0	1
Net Operating Profit/Loss	1	0
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	1	0
Provisions for Taxes on Income from Continuing Operations (±)	0	0
Net Profit/Loss from Continuing Operations	1	0
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	1	0

* Used from information and disclosures related to income statement".

Ratios

(%)

	March 2010	March 2009
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	43.9	43.4
Shareholders' Equity / Total Assets	71.2	73.6
(Shareholders' Equity - Permanent Assets) / Total Assets	59.8	53.4
Net On Balance Sheet Position / Total Shareholders' Equity	-10.5	0.0
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-0.5	-0.6
Balance-Sheet Ratios		
TC Assets / Total Assets	90.0	86.6
TC Liabilities / Total Liabilities	82.6	80.4
FC Assets / FC Liabilities	57.3	68.4
TC Deposits / Total Deposits	-	-
TC Loans / Total Loans and Receivables	98.3	99.3
Total Deposits / Total Assets	0.0	0.0
Funds Borrowed / Total Assets	13.6	19.6
Assets Quality		
Financial Assets (net) / Total Assets	12.2	5.9
Total Loans and Receivables / Total Assets	76.4	76.2
Total Loans and Receivables / Total Deposits	-	-
Loans Under Follow-up (gross) / Total Loans and Receivables	16.4	13.7
Loans Under Follow-up (net) / Total Loans and Receivables	3.8	7.2
Specific Provisions / Loans Under Follow-up	77.1	47.1
Permanent Assets / Total Assets	11.5	20.2
Consumer Loans / Total Loans and Receivables	0.3	0.0
Liquidity		
Liquid Assets / Total Assets	12.9	8.4
Liquid Assets / Short-term Liabilities	92.1	82.1
TC Liquid Assets / Total Assets	12.3	6.0
Profitability		
Net Profit/Losses / Total Assets	0.9	0.9
Net Profit/Losses / Total Shareholders' Equity	1.2	1.2
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.0	0.8
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	2.1	2.1
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	76.8	43.7
Non-interest Income (net) / Total Assets	0.4	0.9
Other Operating Expenses / Total Assets	1.5	2.1
Personnel Expenses / Other Operating Expenses	52.9	53.6
Non-interest Income (net) / Other Operating Expenses	30.0	45.0

Quarterly profitability and income-expenditure ratios, except year-end figures, should be considered periodically.

Habib Bank Limited

Assets

(USD Million)

	March 2010			%	March 2009			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	0	1	1	2.7	0	1	1	2.1
Fin.ass.where fair value cha. is refl.to I/S (Net)	0	0	0	0.0	0	0	0	0.0
Financial assets held for trading	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	14	16	30	61.1	10	6	17	41.4
Money Market Securities	0	0	0	0.0	0	0	0	0.0
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	4	1	5	10.8	7	1	8	20.3
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	4	1	5	10.8	7	1	8	20.3
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans	9	2	11	22.7	10	4	13	33.0
Loans	9	1	10	21.2	10	4	13	33.0
Loans granted to the Banks risk group	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	9	1	10	21.2	10	4	13	33.0
Loans under follow-up	1	3	3	6.6	0	1	2	3.8
Specific provisions (-)	0	2	2	5.1	0	1	2	3.8
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	0	0	0	0.0	0	0	0	0.0
Financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Receivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
Finance lease receivables	0	0	0	0.0	0	0	0	0.0
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	0	0	0.0	0	0	0	0.0
Derivative Financial Assets Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	1	0	1	1.4	1	0	1	1.6
Intangible Assets (Net)	0	0	0	0.0	0	0	0	0.0
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	0	0	0	0.1	0	0	0	0.1
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	0	0	0	0.1	0	0	0	0.1
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	1	0	1	1.2	1	0	1	1.5
Total Assets	29	19	48	100.0	29	12	41	100.0

Liabilities

(USD Million)

	March 2010			%	March 2009			%
	TC	FC	Total		TC	FC	Total	
Deposits	2	7	9	18.6	1	4	5	12.7
Deposits held by the Banks risk group	0	0	0	1.0	0	1	1	1.8
Other	2	6	9	17.6	1	4	4	10.9
Derivative Finan. Liabilities Held for Trading	0	0	0	0.0	0	0	0	0.0
Funds Borrowed	1	7	9	18.0	1	4	6	13.9
Money Market Takings	0	3	3	6.2	0	6	6	15.0
Interbank money market takings	0	3	3	6.2	0	6	6	15.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	0	0	0	0.0	0	0	0	0.0
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	0	1	1	1.8	0	0	0	0.1
Other External Resources	0	0	0	1.0	1	0	1	1.6
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	0	0	0	0.3	0	0	0	0.5
General provisions	0	0	0	0.2	0	0	0	0.4
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	0	0	0	0.1	0	0	0	0.1
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	0	0	0	0.1	0	0	0	0.0
Liabilities for Tax	0	0	0	0.1	0	0	0	0.6
Current liabilities for tax	0	0	0	0.1	0	0	0	0.6
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia. for Pro. & Equ. for Sale p. and from Term. Op. (Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	0	0	0.0	0	0	0	0.0
Shareholders' Equity	26	0	26	53.9	22	0	23	55.6
Paid-in capital	20	0	20	40.8	18	0	18	44.4
Supplementary capital	0	0	0	0.2	0	0	0	0.6
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	0	0	0	0.2	0	0	0	0.6
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est. for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv. & ass., subs. & joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	0.0
Val. inc. in pro. & equ. held for sale p. and term. ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	0	0	0	0.0	0	0	0	0.0
Profit reserves	0	0	0	0.0	0	0	0	0.0
Legal reserves	0	0	0	0.0	0	0	0	0.0
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	0	0	0	0.0	0	0	0	0.0
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	6	0	6	12.9	4	0	4	10.6
Prior years income/loss	6	0	6	12.8	4	0	4	8.9
Current year income/loss	0	0	0	0.1	1	0	1	1.7
Total Liabilities	31	18	48	100.0	26	15	41	100.0

Habib Bank Limited

Off Balance Sheet Commitments

(USD Million)

	March 2010			March 2009		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	0	9	9	0	3	3
Letters of guarantee	0	3	3	0	1	1
Bank acceptances	0	0	0	0	0	0
Letters of credit	0	6	6	0	2	2
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	0	0	0	0	0
Commitments	0	0	0	0	0	0
Irrevocable commitments	0	0	0	0	0	0
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	0	0	0	0	0	0
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	0	0	0	0	0	0
Custody and Pledged Securities	16	18	34	18	33	51
Items held in Custody	16	18	34	18	33	51
Pledged Items	0	0	0	0	0	0
Accepted independent guaran. and warrant.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	16	27	43	18	36	54

Income-Expenditure

(USD Million)

	March 2010	March 2009
Interest Income	1	1
Interest on loans	0	1
Interest received from reserve deposits	0	0
Interest received from banks	0	0
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	0	0
Other interest income	0	0
Interest Expenses	0	0
Interest on deposits	0	0
Interest on money market transactions	0	0
Interest on funds borrowed	0	0
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	1	1
Net Fees and Commissions Income/Expenses	0	0
Fees and commissions received	0	0
Fees and commissions paid	0	0
Dividend Income	0	0
Trading Profit/Loss (net)	0	0
Profit/loss on trading account securities	0	0
Profit/losses on derivative financial transactions	0	0
Foreign exchange profit/loss	0	0
Other Operating Income	0	0
Total Operating Income/Expenses	1	1
Provision for Loan Losses or other Receivables (-)	0	0
Specific provisions of banks loans and other receivables*	0	0
General provision expenses*	0	0
Other Operating Expenses (-)	0	0
Personnel Expenses*	0	0
Net Operating Profit/Loss	0	1
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	0	1
Provisions for Taxes on Income from Continuing Operations (±)	0	0
Net Profit/Loss from Continuing Operations	0	1
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	0	1

* Used from information and disclosures related to income statement".

Ratios

(%)

	March 2010	March 2009
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	84.5	84.4
Shareholders' Equity / Total Assets	53.9	55.6
(Shareholders' Equity - Permanent Assets) / Total Assets	51.0	54.0
Net On Balance Sheet Position / Total Shareholders' Equity	10.4	5.9
Net On and Off Balance Sheet Position / Total Shareholders' Equity	10.4	5.9
Balance-Sheet Ratios		
TC Assets / Total Assets	59.9	70.6
TC Liabilities / Total Liabilities	63.1	63.3
FC Assets / FC Liabilities	108.6	80.1
TC Deposits / Total Deposits	24.2	18.8
TC Loans / Total Loans and Receivables	85.4	73.1
Total Deposits / Total Assets	18.6	12.7
Funds Borrowed / Total Assets	18.0	13.9
Assets Quality		
Financial Assets (net) / Total Assets	10.8	20.3
Total Loans and Receivables / Total Assets	22.7	33.0
Total Loans and Receivables / Total Deposits	121.9	259.0
Loans Under Follow-up (gross) / Total Loans and Receivables	29.0	11.6
Loans Under Follow-up (net) / Total Loans and Receivables	6.7	0.0
Specific Provisions / Loans Under Follow-up	76.8	100.0
Permanent Assets / Total Assets	2.9	1.6
Consumer Loans / Total Loans and Receivables	6.5	0.2
Liquidity		
Liquid Assets / Total Assets	74.6	63.9
Liquid Assets / Short-term Liabilities	180.5	173.3
TC Liquid Assets / Total Assets	37.9	43.4
Profitability		
Net Profit/Losses / Total Assets	0.1	1.7
Net Profit/Losses / Total Shareholders' Equity	0.2	3.1
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.1	2.3
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	0.5	2.7
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	26.5	84.1
Non-interest Income (net) / Total Assets	0.4	0.5
Other Operating Expenses / Total Assets	0.8	0.9
Personnel Expenses / Other Operating Expenses	51.3	48.3
Non-interest Income (net) / Other Operating Expenses	49.6	56.1

Quarterly profitability and income-expenditure ratios, except year-end figures, should be considered periodically.

HSBC Bank A.Ş.

Assets

(USD Million)

	March 2010			%	March 2009			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	110	248	357	3.7	201	393	593	7.0
Fin.ass.where fair value cha. is refl.to I/S (Net)	79	26	104	1.1	287	54	342	4.0
Financial assets held for trading	79	26	104	1.1	287	54	342	4.0
Public sector debt securities	35	8	43	0.4	252	5	256	3.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	41	15	56	0.6	34	45	79	0.9
Other marketable securities	2	3	5	0.1	2	5	7	0.1
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	23	215	238	2.5	100	473	573	6.8
Money Market Securities	924	20	944	9.9	420	132	552	6.5
Interbank money market placements	924	20	944	9.9	420	132	552	6.5
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	1,119	243	1,362	14.2	491	101	591	7.0
Securities representing a share in capital	1	0	1	0.0	0	0	0	0.0
Public sector debt securities	1,117	243	1,360	14.2	491	101	591	7.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans	5,344	684	6,028	62.9	4,802	634	5,435	64.1
Loans	5,227	636	5,863	61.2	4,702	633	5,335	62.9
Loans granted to the Banks risk group	0	2	2	0.0	15	1	15	0.2
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	5,227	634	5,861	61.2	4,688	632	5,320	62.7
Loans under follow-up	597	96	693	7.2	389	2	391	4.6
Specific provisions (-)	480	48	528	5.5	290	2	292	3.4
Factoring Receivables	100	25	126	1.3	13	2	15	0.2
Investments held to Maturity (Net)	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	23	0	23	0.2	21	0	21	0.2
Financial subsidiaries	23	0	23	0.2	21	0	21	0.2
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Receivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
Finance lease receivables	0	0	0	0.0	0	0	0	0.0
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	0	0	0.0	0	0	0	0.0
Derivative Financial Assets Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	130	0	130	1.4	74	0	74	0.9
Intangible Assets (Net)	66	0	66	0.7	131	0	131	1.5
Goodwill	55	0	55	0.6	50	0	50	0.6
Other	11	0	11	0.1	81	0	81	1.0
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	10	0	10	0.1	0	0	0	0.0
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	10	0	10	0.1	0	0	0	0.0
Prop.&Equ.for Sale p. and from Term.Op.(Net)	3	0	3	0.0	1	0	1	0.0
Other Assets	145	45	191	2.0	106	49	155	1.8
Total Assets	8,076	1,507	9,583	100.0	6,645	1,838	8,483	100.0

Liabilities

(USD Million)

	March 2010			%	March 2009			%
	TC	FC	Total		TC	FC	Total	
Deposits	3,074	2,972	6,046	63.1	2,303	2,824	5,127	60.4
Deposits held by the Banks risk group	18	3	21	0.2	14	0	14	0.2
Other	3,057	2,969	6,025	62.9	2,289	2,824	5,113	60.3
Derivative Finan. Liabilities Held for Trading	41	10	51	0.5	0	55	55	0.7
Funds Borrowed	968	247	1,216	12.7	878	576	1,453	17.1
Money Market Takings	0	0	0	0.0	0	0	0	0.0
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	0	0	0	0.0	0	0	0	0.0
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	221	98	319	3.3	202	2	203	2.4
Other External Resources	102	32	134	1.4	100	27	127	1.5
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	87	1	87	0.9	76	1	77	0.9
General provisions	50	0	50	0.5	45	0	45	0.5
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	9	0	9	0.1	6	0	6	0.1
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	28	1	29	0.3	25	1	26	0.3
Liabilities for Tax	40	0	40	0.4	50	0	50	0.6
Current liabilities for tax	40	0	40	0.4	48	0	48	0.6
Deferred liabilities for tax	0	0	0	0.0	1	0	1	0.0
Lia. for Pro. & Equ. for Sale p. and from Term. Op. (Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	0	0	0.0	0	0	0	0.0
Shareholders' Equity	1,690	0	1,690	17.6	1,390	0	1,390	16.4
Paid-in capital	430	0	430	4.5	391	0	391	4.6
Supplementary capital	222	0	222	2.3	175	0	175	2.1
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	42	0	42	0.4	11	0	11	0.1
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est. for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv. & ass., subs. & joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	0.0
Val. inc. in pro. & equ. held for sale p. and term. ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	180	0	180	1.9	163	0	163	1.9
Profit reserves	964	0	964	10.1	751	0	751	8.8
Legal reserves	99	0	99	1.0	82	0	82	1.0
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	866	0	866	9.0	669	0	669	7.9
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	73	0	73	0.8	74	0	74	0.9
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	73	0	73	0.8	74	0	74	0.9
Total Liabilities	6,223	3,360	9,583	100.0	4,998	3,485	8,483	100.0

HSBC Bank A.Ş.

Off Balance Sheet Commitments

(USD Million)

	March 2010			March 2009		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	101	861	962	87	911	998
Letters of guarantee	101	212	313	86	336	423
Bank acceptances	0	323	323	0	180	180
Letters of credit	0	249	250	0	282	282
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	77	77	0	114	114
Commitments	4,073	2	4,075	3,598	7	3,605
Irrevocable commitments	4,073	2	4,075	3,598	7	3,605
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	4,459	7,510	11,970	2,963	4,640	7,603
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	4,459	7,510	11,970	2,963	4,640	7,603
Custody and Pledged Securities	9,345	1,069	10,414	8,138	1,527	9,665
Items held in Custody	9,336	997	10,333	8,133	1,442	9,575
Pledged Items	9	72	81	5	85	90
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	17,979	9,443	27,422	14,786	7,085	21,871

Income-Expenditure

(USD Million)

	March 2010	March 2009
Interest Income	273	324
Interest on loans	219	274
Interest received from reserve deposits	2	5
Interest received from banks	1	4
Interest received from money market transactions	10	12
Interest received from marketable securities portfolio	37	20
Other interest income	4	9
Interest Expenses	87	142
Interest on deposits	61	102
Interest on money market transactions	23	38
Interest on funds borrowed	0	0
Interest on securities issued	0	0
Other interest expenses	2	3
Net Interest Income/Expenses	187	181
Net Fees and Commissions Income/Expenses	58	59
Fees and commissions received	69	70
Fees and commissions paid	11	10
Dividend Income	14	10
Trading Profit/Loss (net)	-10	10
Profit/loss on trading account securities	9	16
Profit/losses on derivative financial transactions	-21	-11
Foreign exchange profit/loss	2	5
Other Operating Income	14	9
Total Operating Income/Expenses	262	271
Provision for Loan Losses or other Receivables (-)	31	56
Specific provisions of banks loans and other receivables*	28	56
General provision expenses*	0	0
Other Operating Expenses (-)	145	128
Personnel Expenses*	65	55
Net Operating Profit/Loss	87	86
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	87	86
Provisions for Taxes on Income from Continuing Operations (±)	-14	-13
Net Profit/Loss from Continuing Operations	73	74
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	73	74

* Used from information and disclosures related to income statement".

Ratios

(%)

	March 2010	March 2009
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	16.9	16.0
Shareholders' Equity / Total Assets	17.6	16.4
(Shareholders' Equity - Permanent Assets) / Total Assets	13.6	12.5
Net On Balance Sheet Position / Total Shareholders' Equity	-77.0	-64.5
Net On and Off Balance Sheet Position / Total Shareholders' Equity	6.8	2.9
Balance-Sheet Ratios		
TC Assets / Total Assets	84.3	78.3
TC Liabilities / Total Liabilities	64.9	58.9
FC Assets / FC Liabilities	44.8	52.7
TC Deposits / Total Deposits	50.8	44.9
TC Loans / Total Loans and Receivables	88.6	88.3
Total Deposits / Total Assets	63.1	60.4
Funds Borrowed / Total Assets	12.7	17.1
Assets Quality		
Financial Assets (net) / Total Assets	15.3	11.0
Total Loans and Receivables / Total Assets	62.9	64.1
Total Loans and Receivables / Total Deposits	99.7	106.0
Loans Under Follow-up (gross) / Total Loans and Receivables	11.5	7.2
Loans Under Follow-up (net) / Total Loans and Receivables	2.7	1.8
Specific Provisions / Loans Under Follow-up	76.2	74.5
Permanent Assets / Total Assets	4.1	3.9
Consumer Loans / Total Loans and Receivables	50.0	58.1
Liquidity		
Liquid Assets / Total Assets	31.4	31.3
Liquid Assets / Short-term Liabilities	49.4	56.2
TC Liquid Assets / Total Assets	23.5	17.7
Profitability		
Net Profit/Losses / Total Assets	0.8	0.9
Net Profit/Losses / Total Shareholders' Equity	4.3	5.3
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.9	1.0
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	1.7	1.5
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	60.6	46.3
Non-interest Income (net) / Total Assets	0.8	1.1
Other Operating Expenses / Total Assets	1.5	1.5
Personnel Expenses / Other Operating Expenses	45.0	43.0
Non-interest Income (net) / Other Operating Expenses	52.4	69.6

Quarterly profitability and income-expenditure ratios, except year-end figures, should be considered periodically.

İller Bankası

Assets

(USD Million)

	March 2010			%	March 2009			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	0	0	0	0.0	0	0	0	0.0
Fin.ass.where fair value cha. is refl.to I/S (Net)	0	0	0	0.0	0	0	0	0.0
Financial assets held for trading	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	1,323	7	1,330	23.9	750	1	752	17.6
Money Market Securities	0	0	0	0.0	9	0	9	0.2
Interbank money market placements	0	0	0	0.0	9	0	9	0.2
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans	3,917	152	4,069	73.2	3,304	66	3,369	78.9
Loans	3,917	152	4,069	73.2	3,304	66	3,369	78.9
Loans granted to the Banks risk group	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	3,917	152	4,069	73.2	3,304	66	3,369	78.9
Loans under follow-up	0	0	0	0.0	0	0	0	0.0
Specific provisions (-)	0	0	0	0.0	0	0	0	0.0
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	0	0	0	0.0	0	0	0	0.0
Financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Receivables From Leasing Transactions	1	0	1	0.0	0	0	0	0.0
Finance lease receivables	0	0	0	0.0	0	0	0	0.0
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	1	0	1	0.0	0	0	0	0.0
Unearned income (-)	0	0	0	0.0	0	0	0	0.0
Derivative Financial Assets Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	77	0	77	1.4	59	0	59	1.4
Intangible Assets (Net)	0	0	0	0.0	0	0	0	0.0
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	67	0	67	1.2	52	0	52	1.2
Current assets for tax	64	0	64	1.2	50	0	50	1.2
Deferred assets for tax	3	0	3	0.1	2	0	2	0.0
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	13	2	15	0.3	29	0	29	0.7
Total Assets	5,399	161	5,560	100.0	4,203	67	4,271	100.0

Liabilities

(USD Million)

	March 2010			%	March 2009			%
	TC	FC	Total		TC	FC	Total	
Deposits	0	0	0	0.0	0	0	0	0.0
Deposits held by the Banks risk group	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Trading	0	0	0	0.0	0	0	0	0.0
Funds Borrowed	0	159	159	2.9	0	67	67	1.6
Money Market Takings	0	0	0	0.0	0	0	0	0.0
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	0	0	0	0.0	0	0	0	0.0
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	865	0	865	15.6	628	0	628	14.7
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	865	0	865	15.6	628	0	628	14.7
Miscellaneous Payables	72	1	73	1.3	109	0	109	2.5
Other External Resources	12	0	12	0.2	23	0	23	0.5
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	17	0	17	0.3	9	0	9	0.2
General provisions	0	0	0	0.0	0	0	0	0.0
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	17	0	17	0.3	9	0	9	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	0	0	0	0.0	0	0	0	0.0
Liabilities for Tax	99	0	99	1.8	83	0	83	1.9
Current liabilities for tax	99	0	99	1.8	83	0	83	1.9
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia. for Pro.&Equ. for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	0	0	0.0	0	0	0	0.0
Shareholders' Equity	4,335	0	4,335	78.0	3,351	0	3,351	78.5
Paid-in capital	3,280	0	3,280	59.0	2,417	0	2,417	56.6
Supplementary capital	581	0	581	10.5	528	0	528	12.4
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	0	0	0	0.0	0	0	0	0.0
Revaluation changes of property and equip.	3	0	3	0.1	3	0	3	0.1
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est. for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv.&ass.,subs.& joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	0.0
Val.inc.in pro.& equ.held for sale p.and term.ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	578	0	578	10.4	525	0	525	12.3
Profit reserves	204	0	204	3.7	166	0	166	3.9
Legal reserves	204	0	204	3.7	166	0	166	3.9
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	0	0	0	0.0	0	0	0	0.0
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	270	0	270	4.9	241	0	241	5.6
Prior years income/loss	228	0	228	4.1	181	0	181	4.2
Current year income/loss	42	0	42	0.8	60	0	60	1.4
Total Liabilities	5,399	161	5,560	100.0	4,203	67	4,271	100.0

İller Bankası

Off Balance Sheet Commitments

(USD Million)

	March 2010			March 2009		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	1,003	0	1,003	850	4	855
Letters of guarantee	1,003	0	1,003	850	4	855
Bank acceptances	0	0	0	0	0	0
Letters of credit	0	0	0	0	0	0
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	0	0	0	0	0
Commitments	286	151	437	0	246	246
Irrevocable commitments	286	151	437	0	246	246
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	0	0	0	0	0	0
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	0	0	0	0	0	0
Custody and Pledged Securities	614	85	699	1,064	99	1,163
Items held in Custody	614	85	699	1,064	99	1,163
Pledged Items	0	0	0	0	0	0
Accepted independent guaran. and warrant.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	1,903	236	2,139	1,914	350	2,264

Income-Expenditure

(USD Million)

	March 2010	March 2009
Interest Income	74	86
Interest on loans	59	73
Interest received from reserve deposits	0	0
Interest received from banks	9	9
Interest received from money market transactions	5	5
Interest received from marketable securities portfolio	0	0
Other interest income	0	0
Interest Expenses	0	0
Interest on deposits	0	0
Interest on money market transactions	0	0
Interest on funds borrowed	0	0
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	74	86
Net Fees and Commissions Income/Expenses	8	6
Fees and commissions received	8	6
Fees and commissions paid	0	0
Dividend Income	0	0
Trading Profit/Loss (net)	0	0
Profit/loss on trading account securities	0	0
Profit/losses on derivative financial transactions	0	0
Foreign exchange profit/loss	0	0
Other Operating Income	3	6
Total Operating Income/Expenses	85	98
Provision for Loan Losses or other Receivables (-)	0	0
Specific provisions of banks loans and other receivables*	0	0
General provision expenses*	0	0
Other Operating Expenses (-)	32	23
Personnel Expenses*	19	15
Net Operating Profit/Loss	53	75
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	53	75
Provisions for Taxes on Income from Continuing Operations (±)	-11	-15
Net Profit/Loss from Continuing Operations	42	60
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	42	60

* Used from information and disclosures related to income statement".

Ratios

(%)

	March 2010	March 2009
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	68.5	65.7
Shareholders' Equity / Total Assets	78.0	78.5
(Shareholders' Equity - Permanent Assets) / Total Assets	76.6	77.1
Net On Balance Sheet Position / Total Shareholders' Equity	0.0	0.0
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.0	0.0
Balance-Sheet Ratios		
TC Assets / Total Assets	97.1	98.4
TC Liabilities / Total Liabilities	97.1	98.4
FC Assets / FC Liabilities	100.1	99.7
TC Deposits / Total Deposits	-	-
TC Loans / Total Loans and Receivables	96.3	98.1
Total Deposits / Total Assets	0.0	0.0
Funds Borrowed / Total Assets	2.9	1.6
Assets Quality		
Financial Assets (net) / Total Assets	0.0	0.0
Total Loans and Receivables / Total Assets	73.2	78.9
Total Loans and Receivables / Total Deposits	-	-
Loans Under Follow-up (gross) / Total Loans and Receivables	0.0	0.0
Loans Under Follow-up (net) / Total Loans and Receivables	0.0	0.0
Specific Provisions / Loans Under Follow-up	100.0	100.0
Permanent Assets / Total Assets	1.4	1.4
Consumer Loans / Total Loans and Receivables	0.2	0.3
Liquidity		
Liquid Assets / Total Assets	23.9	17.8
Liquid Assets / Short-term Liabilities	166.8	123.1
TC Liquid Assets / Total Assets	23.8	17.8
Profitability		
Net Profit/Losses / Total Assets	0.8	1.4
Net Profit/Losses / Total Shareholders' Equity	1.0	1.8
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.0	1.7
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	1.3	2.0
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	86.8	87.6
Non-interest Income (net) / Total Assets	0.2	0.3
Other Operating Expenses / Total Assets	0.6	0.5
Personnel Expenses / Other Operating Expenses	59.0	65.8
Non-interest Income (net) / Other Operating Expenses	35.2	51.7

Quarterly profitability and income-expenditure ratios, except year-end figures, should be considered periodically.

İMKB Takas ve Saklama Bankası A.Ş.

Assets

(USD Million)

	March 2010			%	March 2009			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	25	1	27	2.5	25	1	26	3.1
Fin.ass.where fair value cha. is refl.to I/S (Net)	4	0	4	0.3	2	0	2	0.2
Financial assets held for trading	4	0	4	0.3	2	0	2	0.2
Public sector debt securities	4	0	4	0.3	2	0	2	0.2
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	224	24	248	23.1	157	13	170	20.4
Money Market Securities	735	0	735	68.4	563	0	563	67.5
Interbank money market placements	731	0	731	68.1	557	0	557	66.9
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	4	0	4	0.4	5	0	5	0.6
Financial Assets Available for Sale (Net)	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans	8	0	8	0.7	3	0	3	0.4
Loans	7	0	7	0.6	3	0	3	0.4
Loans granted to the Banks risk group	5	0	5	0.5	2	0	2	0.2
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	2	0	2	0.2	1	0	1	0.2
Loans under follow-up	1	0	1	0.1	0	0	0	0.0
Specific provisions (-)	0	0	0	0.0	0	0	0	0.0
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	40	0	40	3.7	58	0	58	6.9
Public sector debt securities	40	0	40	3.7	58	0	58	6.9
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	3	0	3	0.3	3	0	3	0.3
Financial subsidiaries	3	0	3	0.3	3	0	3	0.3
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Receivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
Finance lease receivables	0	0	0	0.0	0	0	0	0.0
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	0	0	0.0	0	0	0	0.0
Derivative Financial Assets Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	7	0	7	0.7	7	0	7	0.8
Intangible Assets (Net)	0	0	0	0.0	0	0	0	0.0
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	1	0	1	0.1	1	0	1	0.1
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	1	0	1	0.1	1	0	1	0.1
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	1	0	2	0.1	1	0	1	0.2
Total Assets	1,049	25	1,074	100.0	820	14	834	100.0

Liabilities

(USD Million)

	March 2010			%	March 2009			%
	TC	FC	Total		TC	FC	Total	
Deposits	0	0	0	0.0	0	0	0	0.0
Deposits held by the Banks risk group	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Trading	0	0	0	0.0	0	0	0	0.0
Funds Borrowed	105	0	105	9.8	74	0	74	8.8
Money Market Takings	0	0	0	0.0	0	0	0	0.0
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	0	0	0	0.0	0	0	0	0.0
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	666	24	690	64.3	505	13	518	62.1
Other External Resources	89	0	89	8.2	83	0	83	10.0
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	5	0	5	0.5	3	0	3	0.4
General provisions	3	0	3	0.2	1	0	1	0.1
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	2	0	2	0.2	2	0	2	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	0	0	0	0.0	0	0	0	0.0
Liabilities for Tax	2	0	2	0.2	3	0	3	0.4
Current liabilities for tax	2	0	2	0.2	3	0	3	0.4
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia. for Pro. & Equ. for Sale p. and from Term. Op. (Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	0	0	0.0	0	0	0	0.0
Shareholders' Equity	183	0	183	17.0	152	0	152	18.3
Paid-in capital	40	0	40	3.7	36	0	36	4.3
Supplementary capital	64	0	64	5.9	58	0	58	7.0
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	0	0	0	0.0	0	0	0	0.0
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est. for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv. & ass., subs. & joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	0.0
Val. inc. in pro. & equ. held for sale p. and term. ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	64	0	64	5.9	58	0	58	7.0
Profit reserves	73	0	73	6.8	50	0	50	6.0
Legal reserves	12	0	12	1.1	10	0	10	1.2
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	59	0	59	5.5	38	0	38	4.6
Other profit reserves	2	0	2	0.2	2	0	2	0.2
Profit or loss	6	0	6	0.6	8	0	8	1.0
Prior years income/loss	1	0	1	0.1	1	0	1	0.1
Current year income/loss	5	0	5	0.5	7	0	7	0.9
Total Liabilities	1,050	24	1,074	100.0	820	13	834	100.0

İMKB Takas ve Saklama Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	March 2010			March 2009		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	1,287	0	1,287	610	0	610
Letters of guarantee	0	0	0	0	0	0
Bank acceptances	0	0	0	0	0	0
Letters of credit	0	0	0	0	0	0
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	1,287	0	1,287	610	0	610
Commitments	0	0	0	0	0	0
Irrevocable commitments	0	0	0	0	0	0
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	0	0	0	0	0	0
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	0	0	0	0	0	0
Custody and Pledged Securities	4,378,260	178	4,378,438	3,083,057	225	3,083,282
Items held in Custody	4,376,214	0	4,376,214	3,081,743	0	3,081,743
Pledged Items	2,046	178	2,224	1,314	225	1,539
Accepted independent guaran. and warrant.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	4,379,547	178	4,379,725	3,083,667	225	3,083,892

Income-Expenditure

(USD Million)

	March 2010	March 2009
Interest Income	7	9
Interest on loans	0	0
Interest received from reserve deposits	0	1
Interest received from banks	5	6
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	2	2
Other interest income	0	0
Interest Expenses	2	2
Interest on deposits	0	0
Interest on money market transactions	2	2
Interest on funds borrowed	0	0
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	5	7
Net Fees and Commissions Income/Expenses	3	3
Fees and commissions received	3	3
Fees and commissions paid	0	0
Dividend Income	0	0
Trading Profit/Loss (net)	0	0
Profit/loss on trading account securities	0	0
Profit/losses on derivative financial transactions	0	0
Foreign exchange profit/loss	0	0
Other Operating Income	3	3
Total Operating Income/Expenses	12	13
Provision for Loan Losses or other Receivables (-)	1	0
Specific provisions of banks loans and other receivables*	0	0
General provision expenses*	0	0
Other Operating Expenses (-)	4	4
Personnel Expenses*	3	3
Net Operating Profit/Loss	7	9
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	7	9
Provisions for Taxes on Income from Continuing Operations (±)	-1	-2
Net Profit/Loss from Continuing Operations	5	7
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	5	7

* Used from information and disclosures related to income statement".

Ratios

(%)

	March 2010	March 2009
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	44.2	61.2
Shareholders' Equity / Total Assets	17.0	18.3
(Shareholders' Equity - Permanent Assets) / Total Assets	16.0	17.1
Net On Balance Sheet Position / Total Shareholders' Equity	0.6	0.4
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.6	0.4
Balance-Sheet Ratios		
TC Assets / Total Assets	97.7	98.3
TC Liabilities / Total Liabilities	97.8	98.4
FC Assets / FC Liabilities	104.2	105.0
TC Deposits / Total Deposits	-	-
TC Loans / Total Loans and Receivables	100.0	100.0
Total Deposits / Total Assets	0.0	0.0
Funds Borrowed / Total Assets	9.8	8.8
Assets Quality		
Financial Assets (net) / Total Assets	4.1	7.2
Total Loans and Receivables / Total Assets	0.7	0.4
Total Loans and Receivables / Total Deposits	-	-
Loans Under Follow-up (gross) / Total Loans and Receivables	14.1	0.0
Loans Under Follow-up (net) / Total Loans and Receivables	10.6	0.0
Specific Provisions / Loans Under Follow-up	24.3	-
Permanent Assets / Total Assets	1.1	1.2
Consumer Loans / Total Loans and Receivables	0.0	0.0
Liquidity		
Liquid Assets / Total Assets	94.3	91.3
Liquid Assets / Short-term Liabilities	115.4	114.6
TC Liquid Assets / Total Assets	92.0	89.6
Profitability		
Net Profit/Losses / Total Assets	0.5	0.9
Net Profit/Losses / Total Shareholders' Equity	2.8	4.8
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.6	1.1
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	0.5	0.8
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	42.5	52.5
Non-interest Income (net) / Total Assets	0.6	0.7
Other Operating Expenses / Total Assets	0.4	0.4
Personnel Expenses / Other Operating Expenses	72.7	71.1
Non-interest Income (net) / Other Operating Expenses	149.1	166.1

Quarterly profitability and income-expenditure ratios, except year-end figures, should be considered periodically.

ING Bank A.Ş.

Assets

(USD Million)

	March 2010			%	March 2009			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	254	309	563	5.5	258	322	580	6.2
Fin.ass.where fair value cha. is refl.to I/S (Net)	173	19	191	1.9	7	188	194	2.1
Financial assets held for trading	173	19	191	1.9	7	188	194	2.1
Public sector debt securities	166	5	171	1.7	6	2	8	0.1
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	0	14	14	0.1	0	186	186	2.0
Other marketable securities	6	0	6	0.1	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	4	229	233	2.3	4	311	315	3.4
Money Market Securities	0	0	0	0.0	0	0	0	0.0
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	1,694	0	1,694	16.5	1,261	39	1,300	13.8
Securities representing a share in capital	2	0	2	0.0	1	0	1	0.0
Public sector debt securities	1,692	0	1,692	16.5	1,260	39	1,299	13.8
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans	6,188	1,039	7,227	70.3	5,307	1,150	6,456	68.7
Loans	6,066	1,039	7,105	69.1	5,170	1,150	6,319	67.2
Loans granted to the Banks risk group	0	5	5	0.0	0	6	6	0.1
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	6,066	1,034	7,100	69.1	5,170	1,143	6,313	67.1
Loans under follow-up	282	0	282	2.7	215	0	215	2.3
Specific provisions (-)	161	0	161	1.6	78	0	78	0.8
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	0	33	33	0.3	0	33	33	0.4
Public sector debt securities	0	33	33	0.3	0	33	33	0.3
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	21	0	22	0.2	19	0	20	0.2
Financial subsidiaries	21	0	22	0.2	19	0	20	0.2
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Receivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
Finance lease receivables	0	0	0	0.0	0	0	0	0.0
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	0	0	0.0	0	0	0	0.0
Derivative Financial Assets Held for Hedging	0	0	0	0.0	251	0	251	2.7
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	251	0	251	2.7
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	147	0	147	1.4	115	0	115	1.2
Intangible Assets (Net)	14	0	14	0.1	11	0	11	0.1
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	14	0	14	0.1	11	0	11	0.1
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	50	0	50	0.5	36	0	36	0.4
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	50	0	50	0.5	36	0	36	0.4
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	7	0	7	0.1
Other Assets	101	2	104	1.0	82	3	85	0.9
Total Assets	8,647	1,631	10,278	100.0	7,358	2,045	9,403	100.0

Liabilities

(USD Million)

	March 2010			%	March 2009			%
	TC	FC	Total		TC	FC	Total	
Deposits	4,611	1,434	6,045	58.8	3,869	1,688	5,556	59.1
Deposits held by the Banks risk group	18	1	19	0.2	17	1	18	0.2
Other	4,592	1,434	6,026	58.6	3,852	1,687	5,539	58.9
Derivative Finan. Liabilities Held for Trading	28	15	43	0.4	86	43	129	1.4
Funds Borrowed	68	1,508	1,576	15.3	173	1,530	1,703	18.1
Money Market Takings	730	0	730	7.1	215	0	215	2.3
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	13	0	13	0.1
Funds provided under repurchase agreements	730	0	730	7.1	202	0	202	2.1
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	83	19	102	1.0	67	15	82	0.9
Other External Resources	134	6	140	1.4	105	7	112	1.2
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	173	0	173	1.7	403	0	403	4.3
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	173	0	173	1.7	403	0	403	4.3
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	102	0	102	1.0	83	0	83	0.9
General provisions	59	0	59	0.6	52	0	52	0.6
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	16	0	16	0.2	15	0	15	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	27	0	27	0.3	16	0	16	0.2
Liabilities for Tax	39	0	39	0.4	42	0	42	0.5
Current liabilities for tax	39	0	39	0.4	42	0	42	0.5
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia. for Pro. & Equ. for Sale p. and from Term. Op. (Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	0	0	0.0	0	0	0	0.0
Shareholders' Equity	1,327	0	1,327	12.9	1,080	-1	1,078	11.5
Paid-in capital	1,145	0	1,145	11.1	960	0	960	10.2
Supplementary capital	-32	0	-32	-0.3	-38	-1	-40	-0.4
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	25	0	25	0.2	13	-1	11	0.1
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est. for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv. & ass., subs. & joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	-58	0	-58	-0.6	-51	0	-51	-0.5
Val. inc. in pro. & equ. held for sale p. and term. ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	0	0	0	0.0	0	0	0	0.0
Profit reserves	183	0	183	1.8	135	0	135	1.4
Legal reserves	36	0	36	0.3	27	0	27	0.3
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	147	0	147	1.4	108	0	108	1.1
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	31	0	31	0.3	23	0	23	0.2
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	31	0	31	0.3	23	0	23	0.2
Total Liabilities	7,296	2,982	10,278	100.0	6,122	3,281	9,403	100.0

ING Bank A.Ş.

Off Balance Sheet Commitments

(USD Million)

	March 2010			March 2009		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	1,053	1,487	2,540	868	1,684	2,551
Letters of guarantee	1,053	850	1,903	867	952	1,819
Bank acceptances	0	57	57	0	73	73
Letters of credit	0	489	489	0	563	563
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	92	92	0	95	95
Commitments	2,609	330	2,939	1,307	411	1,717
Irrevocable commitments	2,609	330	2,939	1,307	411	1,717
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	3,154	1,901	5,055	3,496	1,837	5,332
Derivative finan. instruments held for hedging	2,048	0	2,048	2,752	0	2,752
Trading transactions	1,106	1,901	3,006	744	1,837	2,581
Custody and Pledged Securities	56,468	9,268	65,736	36,407	8,860	45,267
Items held in Custody	2,187	192	2,379	521	231	752
Pledged Items	25,585	2,970	28,555	17,164	2,903	20,068
Accepted independent guaran. and warrant.	28,696	6,106	34,803	18,721	5,726	24,447
Total Off Balance Sheet Commitments	63,284	12,986	76,270	42,077	12,791	54,868

Income-Expenditure

(USD Million)

	March 2010	March 2009
Interest Income	311	357
Interest on loans	251	279
Interest received from reserve deposits	0	0
Interest received from banks	3	7
Interest received from money market transactions	0	1
Interest received from marketable securities portfolio	56	71
Other interest income	0	0
Interest Expenses	110	179
Interest on deposits	95	152
Interest on money market transactions	7	21
Interest on funds borrowed	7	5
Interest on securities issued	0	0
Other interest expenses	0	1
Net Interest Income/Expenses	201	179
Net Fees and Commissions Income/Expenses	31	27
Fees and commissions received	34	32
Fees and commissions paid	4	5
Dividend Income	0	0
Trading Profit/Loss (net)	-49	-51
Profit/loss on trading account securities	-1	4
Profit/losses on derivative financial transactions	-58	43
Foreign exchange profit/loss	9	-98
Other Operating Income	16	21
Total Operating Income/Expenses	198	176
Provision for Loan Losses or other Receivables (-)	38	45
Specific provisions of banks loans and other receivables*	17	26
General provision expenses*	0	0
Other Operating Expenses (-)	120	102
Personnel Expenses*	59	54
Net Operating Profit/Loss	40	29
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	40	29
Provisions for Taxes on Income from Continuing Operations (±)	-9	-6
Net Profit/Loss from Continuing Operations	31	23
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	31	23

* Used from information and disclosures related to income statement".

Ratios

(%)

	March 2010	March 2009
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	15.6	14.1
Shareholders' Equity / Total Assets	12.9	11.5
(Shareholders' Equity - Permanent Assets) / Total Assets	9.9	8.4
Net On Balance Sheet Position / Total Shareholders' Equity	-72.7	-69.5
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-0.6	-0.1
Balance-Sheet Ratios		
TC Assets / Total Assets	84.1	78.2
TC Liabilities / Total Liabilities	71.0	65.1
FC Assets / FC Liabilities	54.7	62.3
TC Deposits / Total Deposits	76.3	69.6
TC Loans / Total Loans and Receivables	85.6	82.2
Total Deposits / Total Assets	58.8	59.1
Funds Borrowed / Total Assets	15.3	18.1
Assets Quality		
Financial Assets (net) / Total Assets	18.7	18.9
Total Loans and Receivables / Total Assets	70.3	68.7
Total Loans and Receivables / Total Deposits	119.5	116.2
Loans Under Follow-up (gross) / Total Loans and Receivables	3.9	3.3
Loans Under Follow-up (net) / Total Loans and Receivables	1.7	2.1
Specific Provisions / Loans Under Follow-up	56.9	36.3
Permanent Assets / Total Assets	3.0	3.1
Consumer Loans / Total Loans and Receivables	36.6	34.0
Liquidity		
Liquid Assets / Total Assets	26.1	25.4
Liquid Assets / Short-term Liabilities	42.1	42.7
TC Liquid Assets / Total Assets	20.7	16.3
Profitability		
Net Profit/Losses / Total Assets	0.3	0.2
Net Profit/Losses / Total Shareholders' Equity	2.4	2.2
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.4	0.3
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	1.8	1.6
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	92.8	86.7
Non-interest Income (net) / Total Assets	0.0	0.0
Other Operating Expenses / Total Assets	1.2	1.1
Personnel Expenses / Other Operating Expenses	49.7	52.6
Non-interest Income (net) / Other Operating Expenses	-2.3	-2.5

Quarterly profitability and income-expenditure ratios, except year-end figures, should be considered periodically.

JPMorgan Chase Bank N.A.

Assets

(USD Million)

	March 2010			%	March 2009			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	0	16	16	12.5	0	1	2	1.6
Fin.ass.where fair value cha. is refl.to I/S (Net)	80	0	80	62.4	101	0	101	85.9
Financial assets held for trading	80	0	80	62.4	101	0	101	85.9
Public sector debt securities	80	0	80	62.0	101	0	101	85.8
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	0	0	0	0.4	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	0	30	30	23.0	2	0	3	2.2
Money Market Securities	0	0	0	0.0	6	0	6	5.1
Interbank money market placements	0	0	0	0.0	6	0	6	5.1
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Loans granted to the Banks risk group	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
Loans under follow-up	0	0	0	0.0	0	0	0	0.0
Specific provisions (-)	0	0	0	0.0	0	0	0	0.0
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	0	0	0	0.0	0	0	0	0.0
Financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Receivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
Finance lease receivables	0	0	0	0.0	0	0	0	0.0
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	0	0	0.0	0	0	0	0.0
Derivative Financial Assets Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	2	0	2	1.2	2	0	2	1.6
Intangible Assets (Net)	0	0	0	0.2	0	0	0	0.2
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.2	0	0	0	0.2
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	0	0	0	0.2	3	0	3	3.0
Current assets for tax	0	0	0	0.0	3	0	3	2.8
Deferred assets for tax	0	0	0	0.2	0	0	0	0.1
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	1	0	1	0.5	1	0	1	0.5
Total Assets	83	46	129	100.0	116	2	117	100.0

Liabilities

(USD Million)

	March 2010			%	March 2009			%
	TC	FC	Total		TC	FC	Total	
Deposits	5	3	7	5.8	4	13	17	14.4
Deposits held by the Banks risk group	5	0	5	3.7	2	12	14	11.9
Other	0	3	3	2.0	2	1	3	2.6
Derivative Finan. Liabilities Held for Trading	0	1	1	0.8	0	0	0	0.1
Funds Borrowed	0	0	0	0.0	0	0	0	0.0
Money Market Takings	0	0	0	0.0	0	0	0	0.0
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	0	0	0	0.0	0	0	0	0.0
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	0	0	0	0.1	0	0	0	0.2
Other External Resources	0	0	0	0.0	0	0	0	0.0
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	2	0	2	1.6	1	0	1	1.3
General provisions	0	0	0	0.2	0	0	0	0.0
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	2	0	2	1.3	0	0	0	0.3
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	0	0	0	0.0	1	0	1	0.9
Liabilities for Tax	1	0	1	0.9	5	0	5	4.2
Current liabilities for tax	1	0	1	0.9	5	0	5	4.2
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia. for Pro. & Equ. for Sale p. and from Term. Op. (Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	0	0	0.0	0	0	0	0.0
Shareholders' Equity	117	0	117	90.9	94	0	94	79.8
Paid-in capital	66	0	66	51.2	60	0	60	51.1
Supplementary capital	0	0	0	0.0	0	0	0	0.0
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	0	0	0	0.0	0	0	0	0.0
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est. for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv. & ass., subs. & joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	0.0
Val. inc. in pro. & equ. held for sale p. and term. ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	0	0	0	0.0	0	0	0	0.0
Profit reserves	0	0	0	0.0	0	0	0	0.0
Legal reserves	0	0	0	0.0	0	0	0	0.0
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	0	0	0	0.0	0	0	0	0.0
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	51	0	51	39.7	34	0	34	28.7
Prior years income/loss	47	0	47	36.3	29	0	29	24.7
Current year income/loss	4	0	4	3.4	5	0	5	4.0
Total Liabilities	125	4	129	100.0	105	13	117	100.0

JPMorgan Chase Bank N.A.

Off Balance Sheet Commitments

(USD Million)

	March 2010			March 2009		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	0	6	6	0	6	6
Letters of guarantee	0	6	6	0	6	6
Bank acceptances	0	0	0	0	0	0
Letters of credit	0	0	0	0	0	0
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	0	0	0	0	0
Commitments	241	0	241	147	0	147
Irrevocable commitments	241	0	241	147	0	147
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	498	610	1,107	29	29	58
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	498	610	1,107	29	29	58
Custody and Pledged Securities	126	0	126	114	0	114
Items held in Custody	126	0	126	0	0	0
Pledged Items	0	0	0	114	0	114
Accepted independent guaran. and warrant.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	864	616	1,480	290	35	325

Income-Expenditure

(USD Million)

	March 2010	March 2009
Interest Income	5	7
Interest on loans	0	0
Interest received from reserve deposits	0	0
Interest received from banks	0	0
Interest received from money market transactions	3	3
Interest received from marketable securities portfolio	3	4
Other interest income	0	0
Interest Expenses	0	0
Interest on deposits	0	0
Interest on money market transactions	0	0
Interest on funds borrowed	0	0
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	5	7
Net Fees and Commissions Income/Expenses	2	0
Fees and commissions received	2	0
Fees and commissions paid	0	0
Dividend Income	0	0
Trading Profit/Loss (net)	3	4
Profit/loss on trading account securities	2	8
Profit/losses on derivative financial transactions	9	4
Foreign exchange profit/loss	-8	-8
Other Operating Income	1	0
Total Operating Income/Expenses	10	11
Provision for Loan Losses or other Receivables (-)	0	1
Specific provisions of banks loans and other receivables*	0	0
General provision expenses*	0	0
Other Operating Expenses (-)	5	4
Personnel Expenses*	1	1
Net Operating Profit/Loss	5	6
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	5	6
Provisions for Taxes on Income from Continuing Operations (±)	-1	-1
Net Profit/Loss from Continuing Operations	4	5
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	4	5

* Used from information and disclosures related to income statement*.

Ratios

(%)

	March 2010	March 2009
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	119.6	123.5
Shareholders' Equity / Total Assets	90.9	79.8
(Shareholders' Equity - Permanent Assets) / Total Assets	89.5	78.1
Net On Balance Sheet Position / Total Shareholders' Equity	36.5	-11.8
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-0.7	1.9
Balance-Sheet Ratios		
TC Assets / Total Assets	64.3	98.6
TC Liabilities / Total Liabilities	97.1	89.2
FC Assets / FC Liabilities	1,223.1	13.2
TC Deposits / Total Deposits	63.1	25.8
TC Loans / Total Loans and Receivables	-	-
Total Deposits / Total Assets	5.8	14.4
Funds Borrowed / Total Assets	0.0	0.0
Assets Quality		
Financial Assets (net) / Total Assets	62.4	85.9
Total Loans and Receivables / Total Assets	0.0	0.0
Total Loans and Receivables / Total Deposits	0.0	0.0
Loans Under Follow-up (gross) / Total Loans and Receivables	-	-
Loans Under Follow-up (net) / Total Loans and Receivables	-	-
Specific Provisions / Loans Under Follow-up	-	-
Permanent Assets / Total Assets	1.4	1.8
Consumer Loans / Total Loans and Receivables	-	-
Liquidity		
Liquid Assets / Total Assets	97.9	94.8
Liquid Assets / Short-term Liabilities	1,426.1	499.9
TC Liquid Assets / Total Assets	62.2	93.4
Profitability		
Net Profit/Losses / Total Assets	3.4	4.0
Net Profit/Losses / Total Shareholders' Equity	3.7	5.0
Profit/Losses Before Taxes after Continuing Operations / Total Assets	4.2	5.0
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	4.1	5.9
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	50.1	62.2
Non-interest Income (net) / Total Assets	4.0	3.6
Other Operating Expenses / Total Assets	3.6	3.7
Personnel Expenses / Other Operating Expenses	31.2	29.3
Non-interest Income (net) / Other Operating Expenses	111.7	96.8

Quarterly profitability and income-expenditure ratios, except year-end figures, should be considered periodically.

Merrill Lynch Yatırım Bank A.Ş.

Assets

(USD Million)

	March 2010			%	March 2009			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	79	7	85	32.3	62	10	72	62.3
Fin.ass.where fair value cha. is refl.to I/S (Net)	109	0	109	41.4	7	0	7	6.0
Financial assets held for trading	109	0	109	41.4	7	0	7	6.0
Public sector debt securities	109	0	109	41.3	7	0	7	5.7
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	0	0	0	0.1	0	0	0	0.3
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	23	0	24	8.9	18	1	19	16.6
Money Market Securities	0	0	0	0.0	0	0	0	0.0
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Loans granted to the Banks risk group	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
Loans under follow-up	0	0	0	0.0	0	0	0	0.0
Specific provisions (-)	0	0	0	0.0	0	0	0	0.0
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	2	0	2	0.8	2	0	2	1.6
Financial subsidiaries	2	0	2	0.8	2	0	2	1.6
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Receivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
Finance lease receivables	0	0	0	0.0	0	0	0	0.0
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	0	0	0.0	0	0	0	0.0
Derivative Financial Assets Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	1	0	1	0.5	2	0	2	1.6
Intangible Assets (Net)	0	0	0	0.1	0	0	0	0.2
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.1	0	0	0	0.2
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	1	0	1	0.3	1	0	1	1.2
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	1	0	1	0.3	1	0	1	1.2
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	10	32	41	15.6	0	12	12	10.5
Total Assets	225	39	264	100.0	92	23	116	100.0

Liabilities

(USD Million)

	March 2010			%	March 2009			%
	TC	FC	Total		TC	FC	Total	
Deposits	0	0	0	0.0	0	0	0	0.0
Deposits held by the Banks risk group	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Trading	0	0	0	0.1	0	0	0	0.1
Funds Borrowed	0	116	116	43.8	0	77	77	66.9
Money Market Takings	94	0	94	35.6	3	0	3	2.8
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	94	0	94	35.6	3	0	3	2.8
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	10	0	10	3.6	8	0	8	7.2
Other External Resources	0	0	0	0.0	0	0	0	0.0
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	6	0	6	2.3	2	0	2	1.6
General provisions	0	0	0	0.1	0	0	0	0.1
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	4	0	4	1.7	1	0	1	1.0
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	1	0	1	0.5	1	0	1	0.5
Liabilities for Tax	1	0	1	0.3	1	0	1	0.5
Current liabilities for tax	1	0	1	0.3	1	0	1	0.5
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia. for Pro. & Equ. for Sale p. and from Term. Op. (Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	0	0	0.0	0	0	0	0.0
Shareholders' Equity	38	0	38	14.3	24	0	24	20.9
Paid-in capital	33	0	33	12.5	30	0	30	25.9
Supplementary capital	0	0	0	0.0	0	0	0	0.0
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	0	0	0	0.0	0	0	0	0.0
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est. for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv. & ass., subs. & joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	0.0
Val. inc. in pro. & equ. held for sale p. and term. ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	0	0	0	0.0	0	0	0	0.0
Profit reserves	0	0	0	0.0	0	0	0	0.0
Legal reserves	0	0	0	0.0	0	0	0	0.0
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	0	0	0	0.0	0	0	0	0.0
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	5	0	5	1.8	-6	0	-6	-5.0
Prior years income/loss	-2	0	-2	-0.6	-6	0	-6	-5.2
Current year income/loss	6	0	6	2.4	0	0	0	0.2
Total Liabilities	148	116	264	100.0	38	78	116	100.0

Merrill Lynch Yatırım Bank A.Ş.

Off Balance Sheet Commitments

(USD Million)

	March 2010			March 2009		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	0	0	0	0	0	0
Letters of guarantee	0	0	0	0	0	0
Bank acceptances	0	0	0	0	0	0
Letters of credit	0	0	0	0	0	0
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	0	0	0	0	0
Commitments	6	11	17	68	0	68
Irrevocable commitments	6	11	17	68	0	68
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	79	401	480	90	90	180
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	79	401	480	90	90	180
Custody and Pledged Securities	32	0	32	33	0	33
Items held in Custody	32	0	32	33	0	33
Pledged Items	0	0	0	0	0	0
Accepted independent guaran. and warrant.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	117	412	529	191	90	281

Income-Expenditure

(USD Million)

	March 2010	March 2009
Interest Income	3	3
Interest on loans	0	0
Interest received from reserve deposits	0	0
Interest received from banks	1	1
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	1	2
Other interest income	0	0
Interest Expenses	1	0
Interest on deposits	0	0
Interest on money market transactions	0	0
Interest on funds borrowed	0	0
Interest on securities issued	0	0
Other interest expenses	1	0
Net Interest Income/Expenses	2	3
Net Fees and Commissions Income/Expenses	0	0
Fees and commissions received	1	0
Fees and commissions paid	0	0
Dividend Income	5	0
Trading Profit/Loss (net)	0	1
Profit/loss on trading account securities	0	2
Profit/losses on derivative financial transactions	-2	0
Foreign exchange profit/loss	1	0
Other Operating Income	4	3
Total Operating Income/Expenses	11	7
Provision for Loan Losses or other Receivables (-)	0	2
Specific provisions of banks loans and other receivables*	0	0
General provision expenses*	0	0
Other Operating Expenses (-)	4	4
Personnel Expenses*	3	3
Net Operating Profit/Loss	7	0
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	7	0
Provisions for Taxes on Income from Continuing Operations (±)	0	0
Net Profit/Loss from Continuing Operations	6	0
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	6	0

* Used from information and disclosures related to income statement".

Ratios

(%)

	March 2010	March 2009
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	55.9	69.4
Shareholders' Equity / Total Assets	14.3	20.9
(Shareholders' Equity - Permanent Assets) / Total Assets	12.9	17.5
Net On Balance Sheet Position / Total Shareholders' Equity	-204.7	-225.2
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-1.0	-5.8
Balance-Sheet Ratios		
TC Assets / Total Assets	85.3	79.9
TC Liabilities / Total Liabilities	56.1	33.0
FC Assets / FC Liabilities	33.6	30.1
TC Deposits / Total Deposits	-	-
TC Loans / Total Loans and Receivables	-	-
Total Deposits / Total Assets	0.0	0.0
Funds Borrowed / Total Assets	43.8	66.9
Assets Quality		
Financial Assets (net) / Total Assets	41.4	6.0
Total Loans and Receivables / Total Assets	0.0	0.0
Total Loans and Receivables / Total Deposits	-	-
Loans Under Follow-up (gross) / Total Loans and Receivables	-	-
Loans Under Follow-up (net) / Total Loans and Receivables	-	-
Specific Provisions / Loans Under Follow-up	-	-
Permanent Assets / Total Assets	1.3	3.4
Consumer Loans / Total Loans and Receivables	-	-
Liquidity		
Liquid Assets / Total Assets	82.7	84.9
Liquid Assets / Short-term Liabilities	115.3	125.2
TC Liquid Assets / Total Assets	80.0	74.9
Profitability		
Net Profit/Losses / Total Assets	2.4	0.2
Net Profit/Losses / Total Shareholders' Equity	16.6	1.0
Profit/Losses Before Taxes after Continuing Operations / Total Assets	2.5	0.3
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	0.7	2.2
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	15.8	38.4
Non-interest Income (net) / Total Assets	3.6	3.5
Other Operating Expenses / Total Assets	1.7	3.6
Personnel Expenses / Other Operating Expenses	68.3	68.0
Non-interest Income (net) / Other Operating Expenses	218.2	97.4

Quarterly profitability and income-expenditure ratios, except year-end figures, should be considered periodically.

Millennium Bank A.Ş.

Assets

(USD Million)

	March 2010			%	March 2009			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	33	37	71	10.6	52	33	86	13.0
Fin.ass.where fair value cha. is refl.to I/S (Net)	26	7	34	5.0	10	3	13	1.9
Financial assets held for trading	26	7	34	5.0	10	3	13	1.9
Public sector debt securities	26	7	33	5.0	10	3	12	1.9
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	0	0	0	0.1	0	0	0	0.1
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	0	65	65	9.7	14	1	16	2.4
Money Market Securities	0	0	0	0.0	15	0	15	2.3
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	15	0	15	2.3
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans	458	13	471	70.5	487	9	496	75.4
Loans	447	13	460	68.9	480	9	489	74.3
Loans granted to the Banks risk group	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	447	13	460	68.9	480	9	489	74.3
Loans under follow-up	15	0	15	2.3	9	0	9	1.3
Specific provisions (-)	5	0	5	0.7	1	0	1	0.2
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	0	0	0	0.0	0	0	0	0.0
Financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Receivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
Finance lease receivables	0	0	0	0.0	0	0	0	0.0
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	0	0	0.0	0	0	0	0.0
Derivative Financial Assets Held for Hedging	2	0	3	0.4	12	2	14	2.2
Fair value hedges	2	0	3	0.4	12	2	14	2.2
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	5	0	5	0.8	5	0	5	0.7
Intangible Assets (Net)	1	0	1	0.2	0	0	0	0.1
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	1	0	1	0.2	0	0	0	0.1
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	15	0	15	2.3	10	0	10	1.6
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	15	0	15	2.3	10	0	10	1.6
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	3	0	3	0.5	3	0	3	0.4
Total Assets	545	123	668	100.0	609	48	657	100.0

Liabilities

(USD Million)

	March 2010			%	March 2009			%
	TC	FC	Total		TC	FC	Total	
Deposits	194	358	552	82.7	163	366	528	80.3
Deposits held by the Banks risk group	4	94	98	14.7	0	110	110	16.8
Other	190	264	454	68.0	162	255	418	63.5
Derivative Finan. Liabilities Held for Trading	2	0	2	0.3	5	0	5	0.7
Funds Borrowed	0	1	1	0.2	0	0	0	0.0
Money Market Takings	0	0	0	0.0	0	0	0	0.0
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	0	0	0	0.0	0	0	0	0.0
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	1	0	1	0.2	0	0	1	0.1
Other External Resources	5	1	6	0.9	3	0	3	0.5
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	7	13	19	2.9	9	18	27	4.1
Fair value hedges	7	13	19	2.9	9	18	27	4.1
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	6	0	6	0.9	6	0	6	0.9
General provisions	5	0	5	0.7	5	0	5	0.7
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	1	0	1	0.2	1	0	1	0.1
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	1	0	1	0.1	0	0	0	0.0
Liabilities for Tax	1	0	1	0.2	2	0	2	0.3
Current liabilities for tax	1	0	1	0.2	2	0	2	0.3
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia. for Pro. & Equ. for Sale p. and from Term. Op. (Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	0	0	0.0	0	0	0	0.0
Shareholders' Equity	78	0	78	11.7	87	0	87	13.2
Paid-in capital	134	0	134	20.0	121	0	121	18.5
Supplementary capital	18	0	18	2.7	16	0	16	2.5
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	0	0	0	0.0	0	0	0	0.0
Revaluation changes of property and equip.	6	0	6	0.9	6	0	6	0.9
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est. for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv. & ass., subs. & joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	0.0
Val. inc. in pro. & equ. held for sale p. and term. ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	11	0	11	1.7	10	0	10	1.6
Profit reserves	0	0	0	0.0	0	0	0	0.0
Legal reserves	0	0	0	0.0	0	0	0	0.0
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	0	0	0	0.0	0	0	0	0.0
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	-73	0	-73	-11.0	-51	0	-51	-7.8
Prior years income/loss	-71	0	-71	-10.6	-49	0	-49	-7.5
Current year income/loss	-2	0	-2	-0.4	-2	0	-2	-0.3
Total Liabilities	295	373	668	100.0	273	384	657	100.0

Millennium Bank A.Ş.

Off Balance Sheet Commitments

(USD Million)

	March 2010			March 2009		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	14	5	19	4	3	6
Letters of guarantee	14	4	18	4	2	6
Bank acceptances	0	0	0	0	0	0
Letters of credit	0	1	1	0	0	0
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	0	0	0	0	0
Commitments	845	1,406	2,251	154	5	158
Irrevocable commitments	479	1,406	1,885	10	5	15
Revocable commitments	366	0	366	143	0	143
Derivative Financial Instruments	171	977	1,148	219	2,183	2,403
Derivative finan. instruments held for hedging	47	472	520	84	716	800
Trading transactions	124	504	628	135	1,467	1,603
Custody and Pledged Securities	1,031	1,430	2,461	561	1,207	1,768
Items held in Custody	29	35	64	76	64	139
Pledged Items	986	1,334	2,321	474	1,087	1,561
Accepted independent guaran. and warrant.	16	61	77	12	56	68
Total Off Balance Sheet Commitments	2,060	3,819	5,879	938	3,397	4,335

Income-Expenditure

(USD Million)

	March 2010	March 2009
Interest Income	12	14
Interest on loans	11	12
Interest received from reserve deposits	0	0
Interest received from banks	1	1
Interest received from money market transactions	0	1
Interest received from marketable securities portfolio	0	1
Other interest income	0	0
Interest Expenses	6	11
Interest on deposits	6	11
Interest on money market transactions	0	0
Interest on funds borrowed	0	0
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	6	4
Net Fees and Commissions Income/Expenses	1	0
Fees and commissions received	1	1
Fees and commissions paid	0	0
Dividend Income	0	0
Trading Profit/Loss (net)	-3	1
Profit/loss on trading account securities	0	1
Profit/losses on derivative financial transactions	-7	-6
Foreign exchange profit/loss	3	6
Other Operating Income	2	1
Total Operating Income/Expenses	6	6
Provision for Loan Losses or other Receivables (-)	1	1
Specific provisions of banks loans and other receivables*	1	1
General provision expenses*	0	0
Other Operating Expenses (-)	7	7
Personnel Expenses*	4	4
Net Operating Profit/Loss	-3	-2
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	-3	-2
Provisions for Taxes on Income from Continuing Operations (±)	1	0
Net Profit/Loss from Continuing Operations	-2	-2
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	-2	-2

* Used from information and disclosures related to income statement".

Ratios

(%)

	March 2010	March 2009
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	18.0	21.5
Shareholders' Equity / Total Assets	11.7	13.2
(Shareholders' Equity - Permanent Assets) / Total Assets	9.1	11.3
Net On Balance Sheet Position / Total Shareholders' Equity	103.7	55.4
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-0.4	0.9
Balance-Sheet Ratios		
TC Assets / Total Assets	81.6	92.7
TC Liabilities / Total Liabilities	44.2	41.6
FC Assets / FC Liabilities	33.0	12.5
TC Deposits / Total Deposits	35.2	30.8
TC Loans / Total Loans and Receivables	97.2	98.2
Total Deposits / Total Assets	82.7	80.3
Funds Borrowed / Total Assets	0.2	0.0
Assets Quality		
Financial Assets (net) / Total Assets	5.4	4.1
Total Loans and Receivables / Total Assets	70.5	75.4
Total Loans and Receivables / Total Deposits	85.3	93.9
Loans Under Follow-up (gross) / Total Loans and Receivables	3.3	1.8
Loans Under Follow-up (net) / Total Loans and Receivables	2.3	1.5
Specific Provisions / Loans Under Follow-up	29.6	16.6
Permanent Assets / Total Assets	2.6	1.9
Consumer Loans / Total Loans and Receivables	53.4	66.0
Liquidity		
Liquid Assets / Total Assets	25.3	19.6
Liquid Assets / Short-term Liabilities	45.1	46.3
TC Liquid Assets / Total Assets	8.9	13.9
Profitability		
Net Profit/Losses / Total Assets	-0.4	-0.3
Net Profit/Losses / Total Shareholders' Equity	-3.0	-2.0
Profit/Losses Before Taxes after Continuing Operations / Total Assets	-0.4	-0.3
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	0.8	0.5
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	89.2	50.3
Non-interest Income (net) / Total Assets	-0.1	0.4
Other Operating Expenses / Total Assets	1.1	1.1
Personnel Expenses / Other Operating Expenses	51.9	52.5
Non-interest Income (net) / Other Operating Expenses	-5.2	31.9

Quarterly profitability and income-expenditure ratios, except year-end figures, should be considered periodically.

Nurol Yatırım Bankası A.Ş.

Assets

(USD Million)

	March 2010			%	March 2009			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	2	6	9	7.0	1	1	2	2.2
Fin.ass.where fair value cha. is refl.to I/S (Net)	3	0	3	2.8	3	0	3	3.2
Financial assets held for trading	3	0	3	2.8	3	0	3	3.2
Public sector debt securities	3	0	3	2.8	3	0	3	3.2
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	0	8	8	6.7	5	6	12	13.9
Money Market Securities	0	0	0	0.0	0	0	0	0.0
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	9	6	15	12.3	8	6	13	15.6
Securities representing a share in capital	5	6	11	9.0	2	6	7	8.8
Public sector debt securities	4	0	4	3.3	6	0	6	6.8
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans	26	50	76	62.6	19	24	43	50.6
Loans	25	50	76	61.9	19	24	43	50.6
Loans granted to the Banks risk group	21	43	64	52.4	13	8	21	25.3
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	5	7	12	9.5	5	16	21	25.4
Loans under follow-up	16	0	16	12.9	13	0	13	15.7
Specific provisions (-)	15	0	15	12.2	13	0	13	15.7
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	1	0	1	0.5	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	1	0	1	0.5	0	0	0	0.0
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	0	0	0	0.0	0	0	0	0.0
Financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Receivables From Leasing Transactions	0	0	0	0.2	0	3	3	3.4
Finance lease receivables	0	0	0	0.3	0	3	3	3.7
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	0	0	0.0	0	0	0	0.0
Derivative Financial Assets Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	0	0	0	0.3	0	0	0	0.1
Intangible Assets (Net)	0	0	0	0.1	0	0	0	0.0
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.1	0	0	0	0.0
Real Estates for Investment Purpose (Net)	7	0	7	5.6	0	0	0	0.0
Assets for Tax	1	0	1	0.4	1	0	1	0.7
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	1	0	1	0.4	1	0	1	0.7
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	2	0	2	1.4	9	0	9	10.2
Total Assets	51	71	122	100.0	44	40	85	100.0

Liabilities

(USD Million)

	March 2010			%	March 2009			%
	TC	FC	Total		TC	FC	Total	
Deposits	0	0	0	0.0	0	0	0	0.0
Deposits held by the Banks risk group	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Trading	0	0	0	0.0	0	0	0	0.0
Funds Borrowed	0	10	10	8.4	0	23	23	27.0
Money Market Takings	2	0	2	1.9	4	0	4	5.3
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	2	0	2	1.9	4	0	4	5.3
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	11	57	69	56.2	10	15	25	30.0
Borrower funds	11	57	69	56.2	10	15	25	30.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	0	2	3	2.2	0	1	1	1.0
Other External Resources	0	0	0	0.1	0	1	1	0.8
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	1	0	1	0.9	1	0	1	0.9
General provisions	1	0	1	0.7	1	0	1	0.6
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	0	0	0	0.3	0	0	0	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	0	0	0	0.0	0	0	0	0.1
Liabilities for Tax	0	0	0	0.1	0	0	0	0.1
Current liabilities for tax	0	0	0	0.1	0	0	0	0.1
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia. for Pro. & Equ. for Sale p. and from Term. Op. (Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	0	0	0.0	0	0	0	0.0
Shareholders' Equity	37	0	37	30.1	30	0	30	34.9
Paid-in capital	30	0	30	24.3	27	0	27	31.9
Supplementary capital	3	0	3	2.7	1	0	1	0.6
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	3	0	3	2.7	1	0	1	0.6
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est. for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv. & ass., subs. & joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	0.0
Val. inc. in pro. & equ. held for sale p. and term. ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	0	0	0	0.0	0	0	0	0.0
Profit reserves	0	0	0	0.4	0	0	0	0.5
Legal reserves	0	0	0	0.4	0	0	0	0.5
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	0	0	0	0.0	0	0	0	0.0
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	3	0	3	2.8	2	0	2	2.0
Prior years income/loss	3	0	3	2.2	1	0	1	1.2
Current year income/loss	1	0	1	0.6	1	0	1	0.8
Total Liabilities	52	70	122	100.0	45	39	85	100.0

Nurol Yatırım Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	March 2010			March 2009		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	50	121	171	21	94	115
Letters of guarantee	50	116	166	21	92	113
Bank acceptances	0	0	0	0	0	0
Letters of credit	0	5	5	0	2	2
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	0	0	0	0	0
Commitments	0	0	0	0	1	2
Irrevocable commitments	0	0	0	0	1	2
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	0	0	0	0	0	0
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	0	0	0	0	0	0
Custody and Pledged Securities	21	41	62	19	32	51
Items held in Custody	1	8	9	1	8	9
Pledged Items	20	33	53	18	24	42
Accepted independent guaran. and warrant.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	71	162	233	40	128	168

Income-Expenditure

(USD Million)

	March 2010	March 2009
Interest Income	2	2
Interest on loans	2	2
Interest received from reserve deposits	0	0
Interest received from banks	0	0
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	0	0
Other interest income	0	0
Interest Expenses	1	1
Interest on deposits	0	0
Interest on money market transactions	1	1
Interest on funds borrowed	0	0
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	1	2
Net Fees and Commissions Income/Expenses	0	0
Fees and commissions received	0	0
Fees and commissions paid	0	0
Dividend Income	0	0
Trading Profit/Loss (net)	0	0
Profit/loss on trading account securities	0	0
Profit/losses on derivative financial transactions	0	0
Foreign exchange profit/loss	0	0
Other Operating Income	0	0
Total Operating Income/Expenses	2	2
Provision for Loan Losses or other Receivables (-)	0	0
Specific provisions of banks loans and other receivables*	0	0
General provision expenses*	0	0
Other Operating Expenses (-)	1	1
Personnel Expenses*	1	0
Net Operating Profit/Loss	1	1
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	1	1
Provisions for Taxes on Income from Continuing Operations (±)	0	0
Net Profit/Loss from Continuing Operations	1	1
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	1	1

* Used from information and disclosures related to income statement".

Ratios

(%)

	March 2010	March 2009
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	21.1	22.8
Shareholders' Equity / Total Assets	30.1	34.9
(Shareholders' Equity - Permanent Assets) / Total Assets	29.0	34.8
Net On Balance Sheet Position / Total Shareholders' Equity	3.7	4.0
Net On and Off Balance Sheet Position / Total Shareholders' Equity	3.7	4.0
Balance-Sheet Ratios		
TC Assets / Total Assets	41.7	52.2
TC Liabilities / Total Liabilities	42.8	53.5
FC Assets / FC Liabilities	101.9	102.8
TC Deposits / Total Deposits	-	-
TC Loans / Total Loans and Receivables	34.4	43.3
Total Deposits / Total Assets	0.0	0.0
Funds Borrowed / Total Assets	8.4	27.0
Assets Quality		
Financial Assets (net) / Total Assets	15.6	18.8
Total Loans and Receivables / Total Assets	62.6	50.6
Total Loans and Receivables / Total Deposits	-	-
Loans Under Follow-up (gross) / Total Loans and Receivables	20.6	30.9
Loans Under Follow-up (net) / Total Loans and Receivables	1.1	0.0
Specific Provisions / Loans Under Follow-up	94.5	100.0
Permanent Assets / Total Assets	1.1	0.1
Consumer Loans / Total Loans and Receivables	0.3	0.6
Liquidity		
Liquid Assets / Total Assets	28.7	34.8
Liquid Assets / Short-term Liabilities	134.1	130.6
TC Liquid Assets / Total Assets	11.8	19.2
Profitability		
Net Profit/Losses / Total Assets	0.6	0.8
Net Profit/Losses / Total Shareholders' Equity	1.9	2.2
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.4	1.0
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	0.7	1.7
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	45.8	71.5
Non-interest Income (net) / Total Assets	0.9	0.5
Other Operating Expenses / Total Assets	1.2	1.2
Personnel Expenses / Other Operating Expenses	39.5	45.3
Non-interest Income (net) / Other Operating Expenses	74.9	39.5

Quarterly profitability and income-expenditure ratios, except year-end figures, should be considered periodically.

Société Générale (SA)

Assets

(USD Million)

	March 2010			%	March 2009			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	43	23	66	14.0	2	10	12	4.9
Fin.ass.where fair value cha. is refl.to I/S (Net)	91	0	91	19.1	3	0	3	1.1
Financial assets held for trading	91	0	91	19.1	3	0	3	1.1
Public sector debt securities	91	0	91	19.1	1	0	1	0.3
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	0	0	0	0.0	2	0	2	0.8
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	0	0	0	0.1	0	0	0	0.1
Money Market Securities	189	0	189	39.8	156	0	156	66.0
Interbank money market placements	189	0	189	39.8	156	0	156	66.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans	102	17	118	25.0	56	2	58	24.4
Loans	100	17	117	24.6	54	2	56	23.7
Loans granted to the Banks risk group	27	0	27	5.6	23	0	23	9.8
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	73	17	90	19.0	31	2	33	13.9
Loans under follow-up	6	0	6	1.3	2	0	2	1.0
Specific provisions (-)	4	0	4	0.9	1	0	1	0.3
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	0	0	0	0.0	0	0	0	0.0
Financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Receivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
Finance lease receivables	0	0	0	0.0	0	0	0	0.0
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	0	0	0.0	0	0	0	0.0
Derivative Financial Assets Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	3	0	3	0.6	3	0	3	1.1
Intangible Assets (Net)	3	0	3	0.6	2	0	2	0.8
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	3	0	3	0.6	2	0	2	0.8
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	0	0	0	0.1	0	0	0	0.0
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	0	0	0	0.1	0	0	0	0.0
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	2	1	4	0.8	1	2	4	1.6
Total Assets	433	42	475	100.0	222	14	236	100.0

Liabilities

(USD Million)

	March 2010			%	March 2009			%
	TC	FC	Total		TC	FC	Total	
Deposits	121	0	122	25.6	14	27	41	17.5
Deposits held by the Banks risk group	0	0	0	0.0	0	0	0	0.0
Other	121	0	122	25.6	14	27	41	17.5
Derivative Finan. Liabilities Held for Trading	0	0	0	0.0	0	0	0	0.1
Funds Borrowed	2	313	316	66.6	13	156	169	71.6
Money Market Takings	0	0	0	0.0	0	0	0	0.0
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	0	0	0	0.0	0	0	0	0.0
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	0	0	0	0.1	0	0	0	0.1
Other External Resources	2	0	2	0.4	0	0	0	0.1
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	3	2	5	1.1	2	0	2	1.0
General provisions	1	0	1	0.2	0	0	0	0.2
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	1	1	3	0.5	1	0	1	0.5
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	1	1	2	0.4	1	0	1	0.3
Liabilities for Tax	1	0	1	0.1	1	0	1	0.4
Current liabilities for tax	1	0	1	0.1	1	0	1	0.3
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.1
Lia. for Pro. & Equ. for Sale p. and from Term. Op. (Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	0	0	0.0	0	0	0	0.0
Shareholders' Equity	28	0	28	6.0	22	0	22	9.3
Paid-in capital	60	0	60	12.6	41	0	41	17.2
Supplementary capital	13	0	13	2.7	12	0	12	4.9
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	0	0	0	0.0	0	0	0	0.0
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est. for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv. & ass., subs. & joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	0.0
Val. inc. in pro. & equ. held for sale p. and term. ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	13	0	13	2.7	12	0	12	4.9
Profit reserves	0	0	0	0.0	0	0	0	0.0
Legal reserves	0	0	0	0.0	0	0	0	0.0
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	0	0	0	0.0	0	0	0	0.0
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	-44	0	-44	-9.3	-30	0	-30	-12.8
Prior years income/loss	-43	0	-43	-9.0	-29	0	-29	-12.2
Current year income/loss	-2	0	-2	-0.4	-2	0	-2	-0.6
Total Liabilities	158	316	475	100.0	52	184	236	100.0

Société Générale (SA)

Off Balance Sheet Commitments

(USD Million)

	March 2010			March 2009		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	1	130	131	1	95	95
Letters of guarantee	1	100	101	1	78	79
Bank acceptances	0	0	0	0	0	0
Letters of credit	0	10	10	0	7	7
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	19	19	0	10	10
Commitments	27	32	58	1	0	1
Irrevocable commitments	27	32	58	1	0	1
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	275	285	560	182	234	416
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	275	285	560	182	234	416
Custody and Pledged Securities	15	0	15	0	0	0
Items held in Custody	0	0	0	0	0	0
Pledged Items	15	0	15	0	0	0
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	318	446	764	184	329	513

Income-Expenditure

(USD Million)

	March 2010	March 2009
Interest Income	11	9
Interest on loans	5	3
Interest received from reserve deposits	0	0
Interest received from banks	1	1
Interest received from money market transactions	4	3
Interest received from marketable securities portfolio	1	2
Other interest income	0	0
Interest Expenses	2	3
Interest on deposits	2	2
Interest on money market transactions	0	0
Interest on funds borrowed	0	0
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	9	6
Net Fees and Commissions Income/Expenses	1	1
Fees and commissions received	1	1
Fees and commissions paid	0	0
Dividend Income	0	0
Trading Profit/Loss (net)	-5	2
Profit/loss on trading account securities	0	6
Profit/losses on derivative financial transactions	-7	2
Foreign exchange profit/loss	1	-6
Other Operating Income	0	0
Total Operating Income/Expenses	5	9
Provision for Loan Losses or other Receivables (-)	1	6
Specific provisions of banks loans and other receivables*	1	1
General provision expenses*	0	0
Other Operating Expenses (-)	6	4
Personnel Expenses*	4	3
Net Operating Profit/Loss	-2	-1
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	-2	-1
Provisions for Taxes on Income from Continuing Operations (±)	0	0
Net Profit/Loss from Continuing Operations	-2	-2
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	-2	-2

* Used from information and disclosures related to income statement".

Ratios

(%)

	March 2010	March 2009
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	18.3	21.3
Shareholders' Equity / Total Assets	6.0	9.3
(Shareholders' Equity - Permanent Assets) / Total Assets	4.4	6.7
Net On Balance Sheet Position / Total Shareholders' Equity	-964.5	-774.9
Net On and Off Balance Sheet Position / Total Shareholders' Equity	2.4	-0.1
Balance-Sheet Ratios		
TC Assets / Total Assets	91.2	94.2
TC Liabilities / Total Liabilities	33.4	22.1
FC Assets / FC Liabilities	13.2	7.5
TC Deposits / Total Deposits	99.8	34.1
TC Loans / Total Loans and Receivables	85.8	97.3
Total Deposits / Total Assets	25.6	17.5
Funds Borrowed / Total Assets	66.6	71.6
Assets Quality		
Financial Assets (net) / Total Assets	19.1	1.1
Total Loans and Receivables / Total Assets	25.0	24.4
Total Loans and Receivables / Total Deposits	97.4	139.3
Loans Under Follow-up (gross) / Total Loans and Receivables	5.0	4.3
Loans Under Follow-up (net) / Total Loans and Receivables	1.4	2.9
Specific Provisions / Loans Under Follow-up	73.0	31.7
Permanent Assets / Total Assets	1.6	2.6
Consumer Loans / Total Loans and Receivables	59.1	23.0
Liquidity		
Liquid Assets / Total Assets	73.0	72.1
Liquid Assets / Short-term Liabilities	88.2	131.2
TC Liquid Assets / Total Assets	68.0	68.0
Profitability		
Net Profit/Losses / Total Assets	-0.4	-0.6
Net Profit/Losses / Total Shareholders' Equity	-5.9	-6.9
Profit/Losses Before Taxes after Continuing Operations / Total Assets	-0.4	-0.4
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	1.8	2.4
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	168.2	61.1
Non-interest Income (net) / Total Assets	-0.9	1.3
Other Operating Expenses / Total Assets	1.2	1.8
Personnel Expenses / Other Operating Expenses	59.2	60.3
Non-interest Income (net) / Other Operating Expenses	-74.4	74.2

Quarterly profitability and income-expenditure ratios, except year-end figures, should be considered periodically.

Şekerbank T.A.Ş.

Assets

(USD Million)

	March 2010			%	March 2009			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	208	134	342	5.5	181	145	327	6.4
Fin.ass.where fair value cha. is refl.to I/S (Net)	328	48	375	6.1	286	78	364	7.2
Financial assets held for trading	5	48	53	0.9	7	78	85	1.7
Public sector debt securities	5	1	6	0.1	7	1	8	0.2
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	0	47	47	0.8	0	77	77	1.5
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	322	0	322	5.2	279	0	279	5.5
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	322	0	322	5.2	279	0	279	5.5
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	0	48	48	0.8	0	30	30	0.6
Money Market Securities	0	0	0	0.0	0	0	0	0.0
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	608	27	636	10.3	518	56	574	11.3
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	605	27	632	10.3	516	56	572	11.3
Other marketable securities	3	0	3	0.1	2	0	2	0.0
Loans	3,053	499	3,551	57.6	2,286	411	2,697	53.2
Loans	2,975	499	3,474	56.4	2,186	411	2,596	51.2
Loans granted to the Banks risk group	77	52	129	2.1	57	16	73	1.4
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	2,898	447	3,345	54.3	2,129	395	2,524	49.8
Loans under follow-up	296	0	296	4.8	204	0	204	4.0
Specific provisions (-)	219	0	219	3.5	104	0	104	2.0
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	942	0	942	15.3	879	0	879	17.3
Public sector debt securities	942	0	942	15.3	879	0	879	17.3
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	3	0	3	0.0	2	0	2	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	3	0	3	0.0	2	0	2	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	3	0	3	0.0	2	0	2	0.0
Subsidiaries (Net)	45	3	48	0.8	27	3	30	0.6
Financial subsidiaries	45	3	48	0.8	26	3	29	0.6
Non-financial subsidiaries	1	0	1	0.0	1	0	1	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Receivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
Finance lease receivables	0	0	0	0.0	0	0	0	0.0
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	0	0	0.0	0	0	0	0.0
Derivative Financial Assets Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	142	0	142	2.3	125	0	125	2.5
Intangible Assets (Net)	13	0	13	0.2	10	0	10	0.2
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	13	0	13	0.2	10	0	10	0.2
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	3	0	3	0.0	0	0	0	0.0
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	3	0	3	0.0	0	0	0	0.0
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	32	29	61	1.0	11	19	30	0.6
Total Assets	5,377	788	6,165	100.0	4,327	741	5,068	100.0

Liabilities

(USD Million)

	March 2010			%	March 2009			%
	TC	FC	Total		TC	FC	Total	
Deposits	3,077	1,176	4,253	69.0	2,362	1,076	3,438	67.8
Deposits held by the Banks risk group	0	0	0	0.0	2	1	3	0.1
Other	3,077	1,176	4,253	69.0	2,360	1,076	3,436	67.8
Derivative Finan. Liabilities Held for Trading	54	2	56	0.9	43	8	52	1.0
Funds Borrowed	18	159	177	2.9	20	371	391	7.7
Money Market Takings	580	5	585	9.5	329	0	329	6.5
Interbank money market takings	0	5	5	0.1	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	580	0	580	9.4	329	0	329	6.5
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	11	0	11	0.2	16	0	16	0.3
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	11	0	11	0.2	16	0	16	0.3
Miscellaneous Payables	43	18	61	1.0	33	32	65	1.3
Other External Resources	30	0	30	0.5	14	0	14	0.3
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	6	0	6	0.1	4	1	5	0.1
Finance leasing payables	7	0	7	0.1	6	1	7	0.1
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	2	0	2	0.0	2	0	2	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	113	0	114	1.8	107	0	108	2.1
General provisions	42	0	42	0.7	31	0	31	0.6
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	16	0	16	0.3	13	0	13	0.3
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	56	0	56	0.9	63	0	63	1.2
Liabilities for Tax	10	0	10	0.2	16	0	16	0.3
Current liabilities for tax	10	0	10	0.2	11	0	11	0.2
Deferred liabilities for tax	0	0	0	0.0	5	0	5	0.1
Lia.for Pro.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	20	20	0.3	0	20	20	0.4
Shareholders' Equity	841	0	841	13.6	615	0	615	12.1
Paid-in capital	330	0	330	5.4	240	0	240	4.7
Supplementary capital	94	0	93	1.5	72	0	72	1.4
Share premium	3	0	3	0.1	3	0	3	0.1
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	-4	0	-5	-0.1	-10	0	-10	-0.2
Revaluation changes of property and equip.	55	0	55	0.9	43	0	43	0.8
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est.for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv.&ass.,subs.& joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	0.0
Val.inc.in pro.& equ.held for sale p.and term.ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	39	0	39	0.6	36	0	36	0.7
Profit reserves	297	0	297	4.8	190	0	190	3.8
Legal reserves	26	0	26	0.4	20	0	20	0.4
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	270	0	270	4.4	170	0	170	3.4
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	121	0	121	2.0	113	0	113	2.2
Prior years income/loss	101	0	101	1.6	87	0	87	1.7
Current year income/loss	20	0	20	0.3	27	0	27	0.5
Total Liabilities	4,785	1,380	6,165	100.0	3,559	1,509	5,068	100.0

Şekerbank T.A.Ş.

Off Balance Sheet Commitments

(USD Million)

	March 2010			March 2009		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	1,439	613	2,052	1,206	535	1,741
Letters of guarantee	1,439	408	1,846	1,206	383	1,589
Bank acceptances	0	28	28	0	28	28
Letters of credit	0	142	142	0	101	101
Prefinancing given as guarantee	0	0	0	0	10	10
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	35	35	0	14	14
Commitments	651	29	680	476	0	476
Irrevocable commitments	651	29	680	476	0	476
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	339	1,255	1,594	460	1,161	1,621
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	339	1,255	1,594	460	1,161	1,621
Custody and Pledged Securities	31,111	6,801	37,911	32,074	8,303	40,378
Items held in Custody	639	173	812	687	228	914
Pledged Items	30,463	6,488	36,951	31,386	8,076	39,462
Accepted independent guaran. and warrant.	8	140	148	2	0	2
Total Off Balance Sheet Commitments	33,539	8,698	42,237	34,216	10,000	44,216

Income-Expenditure

(USD Million)

	March 2010	March 2009
Interest Income	172	218
Interest on loans	125	155
Interest received from reserve deposits	2	3
Interest received from banks	0	0
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	44	59
Other interest income	0	0
Interest Expenses	75	105
Interest on deposits	63	89
Interest on money market transactions	2	5
Interest on funds borrowed	7	9
Interest on securities issued	0	0
Other interest expenses	3	3
Net Interest Income/Expenses	96	113
Net Fees and Commissions Income/Expenses	17	15
Fees and commissions received	19	18
Fees and commissions paid	2	4
Dividend Income	8	0
Trading Profit/Loss (net)	-6	-23
Profit/loss on trading account securities	9	5
Profit/losses on derivative financial transactions	-35	22
Foreign exchange profit/loss	21	-50
Other Operating Income	35	16
Total Operating Income/Expenses	151	121
Provision for Loan Losses or other Receivables (-)	51	31
Specific provisions of banks loans and other receivables*	37	18
General provision expenses*	2	2
Other Operating Expenses (-)	74	56
Personnel Expenses*	38	33
Net Operating Profit/Loss	26	34
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	-5	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	20	34
Provisions for Taxes on Income from Continuing Operations (±)	0	-8
Net Profit/Loss from Continuing Operations	20	27
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	20	27

* Used from information and disclosures related to income statement".

Ratios

(%)

	March 2010	March 2009
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	15.8	14.6
Shareholders' Equity / Total Assets	13.6	12.1
(Shareholders' Equity - Permanent Assets) / Total Assets	9.0	6.8
Net On Balance Sheet Position / Total Shareholders' Equity	-38.3	-81.7
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-1.0	0.0
Balance-Sheet Ratios		
TC Assets / Total Assets	87.2	85.4
TC Liabilities / Total Liabilities	77.6	70.2
FC Assets / FC Liabilities	57.1	49.1
TC Deposits / Total Deposits	72.4	68.7
TC Loans / Total Loans and Receivables	86.0	84.8
Total Deposits / Total Assets	69.0	67.8
Funds Borrowed / Total Assets	2.9	7.7
Assets Quality		
Financial Assets (net) / Total Assets	31.7	35.9
Total Loans and Receivables / Total Assets	57.6	53.2
Total Loans and Receivables / Total Deposits	83.5	78.4
Loans Under Follow-up (gross) / Total Loans and Receivables	8.3	7.6
Loans Under Follow-up (net) / Total Loans and Receivables	2.2	3.7
Specific Provisions / Loans Under Follow-up	73.9	50.8
Permanent Assets / Total Assets	4.6	5.3
Consumer Loans / Total Loans and Receivables	21.3	18.3
Liquidity		
Liquid Assets / Total Assets	22.7	25.5
Liquid Assets / Short-term Liabilities	32.8	38.7
TC Liquid Assets / Total Assets	18.6	19.4
Profitability		
Net Profit/Losses / Total Assets	0.3	0.5
Net Profit/Losses / Total Shareholders' Equity	2.4	4.3
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.3	0.7
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	1.0	1.9
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	39.2	78.4
Non-interest Income (net) / Total Assets	0.9	0.2
Other Operating Expenses / Total Assets	1.2	1.1
Personnel Expenses / Other Operating Expenses	51.9	58.4
Non-interest Income (net) / Other Operating Expenses	73.9	14.0

Quarterly profitability and income-expenditure ratios, except year-end figures, should be considered periodically.

Taib Yatırım Bank A.Ş.

Assets

(USD Million)

	March 2010			%	March 2009			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	0	0	0	0.4	0	0	0	0.4
Fin.ass.where fair value cha. is refl.to I/S (Net)	8	0	8	45.5	6	0	6	35.3
Financial assets held for trading	8	0	8	45.5	6	0	6	35.3
Public sector debt securities	8	0	8	45.4	6	0	6	35.3
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.1	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	0	0	0	0.6	0	0	0	0.7
Money Market Securities	0	0	0	0.0	0	0	0	1.1
Interbank money market placements	0	0	0	0.0	0	0	0	1.1
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	1.8	1	0	1	3.2
Loans	0	0	0	1.8	1	0	1	3.2
Loans granted to the Banks risk group	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	1.8	1	0	1	3.2
Loans under follow-up	0	0	0	0.2	0	0	0	0.2
Specific provisions (-)	0	0	0	0.2	0	0	0	0.2
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	8	0	8	49.4	9	0	9	56.4
Financial subsidiaries	3	0	3	18.8	9	0	9	56.3
Non-financial subsidiaries	5	0	5	30.6	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Receivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
Finance lease receivables	0	0	0	0.0	0	0	0	0.0
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	0	0	0.0	0	0	0	0.0
Derivative Financial Assets Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	0	0	0	0.8	0	0	0	0.5
Intangible Assets (Net)	0	0	0	0.1	0	0	0	0.1
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.1	0	0	0	0.1
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	0	0	0	0.0	0	0	0	0.0
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	0	0	0	0.0	0	0	0	0.0
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	0	0	0	1.4	0	0	0	2.2
Total Assets	17	0	17	100.0	16	0	16	100.0

Liabilities

(USD Million)

	March 2010			%	March 2009			%
	TC	FC	Total		TC	FC	Total	
Deposits	0	0	0	0.0	0	0	0	0.0
Deposits held by the Banks risk group	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Trading	0	0	0	0.0	0	0	0	0.0
Funds Borrowed	0	0	0	0.1	0	0	1	4.3
Money Market Takings	7	0	7	38.2	4	0	4	22.2
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	7	0	7	38.2	4	0	4	22.2
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	0	0	0	0.6	0	0	0	0.8
Other External Resources	0	0	0	0.0	0	0	0	0.0
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	0	0	0	1.4	0	0	0	0.9
General provisions	0	0	0	0.5	0	0	0	0.6
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	0	0	0	0.6	0	0	0	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	0	0	0	0.2	0	0	0	0.1
Liabilities for Tax	0	0	0	0.3	0	0	0	0.3
Current liabilities for tax	0	0	0	0.3	0	0	0	0.3
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia. for Pro. & Equ. for Sale p. and from Term. Op. (Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	0	0	0.0	0	0	0	0.0
Shareholders' Equity	10	0	10	59.4	11	0	11	71.5
Paid-in capital	18	0	18	104.8	16	0	16	103.0
Supplementary capital	0	0	0	0.0	0	0	0	0.0
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	0	0	0	0.0	0	0	0	0.0
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est. for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv. & ass., subs. & joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	0.0
Val. inc. in pro. & equ. held for sale p. and term. ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	0	0	0	0.0	0	0	0	0.0
Profit reserves	0	0	0	1.2	0	0	0	1.2
Legal reserves	0	0	0	0.1	0	0	0	0.1
Status reserves	0	0	0	1.1	0	0	0	1.1
Extraordinary reserves	0	0	0	0.0	0	0	0	0.0
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	-8	0	-8	-46.6	-5	0	-5	-32.7
Prior years income/loss	-7	0	-7	-43.3	-5	0	-5	-30.8
Current year income/loss	-1	0	-1	-3.3	0	0	0	-2.0
Total Liabilities	17	0	17	100.0	15	1	16	100.0

Taib Yatırım Bank A.Ş.

Off Balance Sheet Commitments

(USD Million)

	March 2010			March 2009		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	0	0	0	0	0	0
Letters of guarantee	0	0	0	0	0	0
Bank acceptances	0	0	0	0	0	0
Letters of credit	0	0	0	0	0	0
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	0	0	0	0	0
Commitments	1	0	1	0	0	0
Irrevocable commitments	1	0	1	0	0	0
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	1	17	17	0	0	0
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	1	17	17	0	0	0
Custody and Pledged Securities	1	0	1	1	0	1
Items held in Custody	1	0	1	1	0	1
Pledged Items	0	0	0	0	0	0
Accepted independent guaran. and warrant.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	2	17	19	1	0	1

Income-Expenditure

(USD Million)

	March 2010	March 2009
Interest Income	0	0
Interest on loans	0	0
Interest received from reserve deposits	0	0
Interest received from banks	0	0
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	0	0
Other interest income	0	0
Interest Expenses	0	0
Interest on deposits	0	0
Interest on money market transactions	0	0
Interest on funds borrowed	0	0
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	0	0
Net Fees and Commissions Income/Expenses	0	0
Fees and commissions received	0	0
Fees and commissions paid	0	0
Dividend Income	0	0
Trading Profit/Loss (net)	0	0
Profit/loss on trading account securities	0	0
Profit/losses on derivative financial transactions	0	0
Foreign exchange profit/loss	0	0
Other Operating Income	0	0
Total Operating Income/Expenses	0	0
Provision for Loan Losses or other Receivables (-)	0	0
Specific provisions of banks loans and other receivables*	0	0
General provision expenses*	0	0
Other Operating Expenses (-)	1	1
Personnel Expenses*	0	0
Net Operating Profit/Loss	-1	0
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	-1	0
Provisions for Taxes on Income from Continuing Operations (±)	0	0
Net Profit/Loss from Continuing Operations	-1	0
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	-1	0

* Used from information and disclosures related to income statement".

Ratios

(%)

	March 2010	March 2009
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	81.7	91.0
Shareholders' Equity / Total Assets	59.4	71.5
(Shareholders' Equity - Permanent Assets) / Total Assets	9.2	14.5
Net On Balance Sheet Position / Total Shareholders' Equity	0.3	0.7
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-2.2	0.7
Balance-Sheet Ratios		
TC Assets / Total Assets	99.0	98.7
TC Liabilities / Total Liabilities	99.2	96.6
FC Assets / FC Liabilities	123.7	37.3
TC Deposits / Total Deposits	-	-
TC Loans / Total Loans and Receivables	100.0	100.0
Total Deposits / Total Assets	0.0	0.0
Funds Borrowed / Total Assets	0.1	4.3
Assets Quality		
Financial Assets (net) / Total Assets	45.5	35.3
Total Loans and Receivables / Total Assets	1.8	3.2
Total Loans and Receivables / Total Deposits	-	-
Loans Under Follow-up (gross) / Total Loans and Receivables	12.9	7.1
Loans Under Follow-up (net) / Total Loans and Receivables	0.0	0.0
Specific Provisions / Loans Under Follow-up	100.0	100.0
Permanent Assets / Total Assets	50.3	57.0
Consumer Loans / Total Loans and Receivables	0.0	0.0
Liquidity		
Liquid Assets / Total Assets	46.5	37.6
Liquid Assets / Short-term Liabilities	118.6	150.3
TC Liquid Assets / Total Assets	45.7	36.5
Profitability		
Net Profit/Losses / Total Assets	-3.3	-2.0
Net Profit/Losses / Total Shareholders' Equity	-5.6	-2.8
Profit/Losses Before Taxes after Continuing Operations / Total Assets	-3.3	-2.0
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	-0.1	0.3
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	-20.6	16.1
Non-interest Income (net) / Total Assets	0.5	1.6
Other Operating Expenses / Total Assets	4.1	3.9
Personnel Expenses / Other Operating Expenses	43.9	50.1
Non-interest Income (net) / Other Operating Expenses	11.6	41.2

Quarterly profitability and income-expenditure ratios, except year-end figures, should be considered periodically.

Tekstil Bankası A.Ş.

Assets

(USD Million)

	March 2010			%	March 2009			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	8	46	54	4.2	62	70	132	8.6
Fin.ass.where fair value cha. is refl.to I/S (Net)	1	2	3	0.2	1	1	2	0.1
Financial assets held for trading	1	2	3	0.2	1	1	2	0.1
Public sector debt securities	0	0	0	0.0	0	0	1	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	1	2	3	0.2	0	0	1	0.1
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	0	44	44	3.4	62	123	185	12.1
Money Market Securities	0	0	0	0.0	126	0	126	8.2
Interbank money market placements	0	0	0	0.0	126	0	126	8.2
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	156	14	170	13.2	114	14	127	8.3
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	156	7	163	12.6	114	6	119	7.8
Other marketable securities	0	7	7	0.5	0	8	8	0.5
Loans	761	177	938	72.8	685	158	843	55.2
Loans	734	177	911	70.7	664	158	822	53.8
Loans granted to the Banks risk group	37	0	37	2.9	13	1	14	0.9
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	697	177	874	67.9	651	157	808	52.9
Loans under follow-up	65	0	65	5.1	43	0	43	2.8
Specific provisions (-)	38	0	38	3.0	22	0	22	1.4
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	5	0	6	0.5	3	3	7	0.4
Financial subsidiaries	5	0	6	0.4	3	3	6	0.4
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Receivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
Finance lease receivables	0	0	0	0.0	0	0	0	0.0
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	0	0	0.0	0	0	0	0.0
Derivative Financial Assets Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	46	0	46	3.6	45	0	45	2.9
Intangible Assets (Net)	1	0	1	0.1	1	0	1	0.1
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	1	0	1	0.1	1	0	1	0.1
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	1	0	1	0.1	2	0	2	0.1
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	1	0	1	0.1	2	0	2	0.1
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	23	0	23	1.5
Other Assets	24	1	25	1.9	9	27	36	2.4
Total Assets	1,003	285	1,288	100.0	1,133	395	1,528	100.0

Liabilities

(USD Million)

	March 2010			%	March 2009			%
	TC	FC	Total		TC	FC	Total	
Deposits	444	347	791	61.4	472	343	815	53.3
Deposits held by the Banks risk group	29	8	37	2.8	18	8	26	1.7
Other	415	339	755	58.6	454	335	789	51.6
Derivative Finan. Liabilities Held for Trading	1	2	2	0.2	0	4	4	0.3
Funds Borrowed	10	89	98	7.6	9	388	397	26.0
Money Market Takings	47	0	47	3.7	2	0	2	0.1
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	47	0	47	3.7	2	0	2	0.1
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	5	0	5	0.4	5	1	6	0.4
Other External Resources	13	4	17	1.3	11	3	14	0.9
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	1	1	0.0
Finance leasing payables	0	0	0	0.0	0	1	1	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	11	0	11	0.9	9	0	9	0.6
General provisions	6	0	6	0.5	6	0	6	0.4
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	3	0	3	0.2	3	0	3	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	2	0	2	0.1	1	0	1	0.1
Liabilities for Tax	4	0	4	0.3	4	0	4	0.3
Current liabilities for tax	4	0	4	0.3	4	0	4	0.3
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia. for Pro. & Equ. for Sale p. and from Term. Op. (Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	0	0	0.0	0	0	0	0.0
Shareholders' Equity	312	0	312	24.2	276	-1	275	18.0
Paid-in capital	277	0	277	21.5	252	0	252	16.5
Supplementary capital	5	0	6	0.4	4	-1	3	0.2
Share premium	-1	0	-1	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	2	0	3	0.2	1	-1	1	0.0
Revaluation changes of property and equip.	3	0	3	0.3	3	0	3	0.2
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est. for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv. & ass., subs. & joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	0.0
Val. inc. in pro. & equ. held for sale p. and term. ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	0	0	0	0.0	0	0	0	0.0
Profit reserves	26	0	26	2.0	9	0	9	0.6
Legal reserves	3	0	3	0.2	2	0	2	0.1
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	23	0	23	1.8	6	0	6	0.4
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	3	0	3	0.3	12	0	12	0.8
Prior years income/loss	0	0	0	0.0	8	0	8	0.5
Current year income/loss	3	0	3	0.3	4	0	4	0.3
Total Liabilities	846	442	1,288	100.0	788	740	1,528	100.0

Tekstil Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	March 2010			March 2009		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	246	248	494	259	289	548
Letters of guarantee	246	184	429	259	220	479
Bank acceptances	0	0	0	0	2	2
Letters of credit	0	49	49	0	49	49
Prefinancing given as guarantee	0	1	1	0	1	1
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	14	14	0	17	17
Commitments	205	0	205	178	0	178
Irrevocable commitments	205	0	205	178	0	178
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	286	535	821	221	424	644
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	286	535	821	221	424	644
Custody and Pledged Securities	938	459	1,397	842	331	1,173
Items held in Custody	72	14	87	159	22	181
Pledged Items	866	444	1,310	683	310	992
Accepted independent guaran. and warrant.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	1,675	1,241	2,917	1,500	1,044	2,543

Income-Expenditure

(USD Million)

	March 2010	March 2009
Interest Income	33	52
Interest on loans	26	39
Interest received from reserve deposits	0	0
Interest received from banks	0	2
Interest received from money market transactions	0	2
Interest received from marketable securities portfolio	6	9
Other interest income	0	0
Interest Expenses	14	27
Interest on deposits	12	22
Interest on money market transactions	1	5
Interest on funds borrowed	0	0
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	20	25
Net Fees and Commissions Income/Expenses	3	3
Fees and commissions received	3	4
Fees and commissions paid	1	1
Dividend Income	0	0
Trading Profit/Loss (net)	0	4
Profit/loss on trading account securities	0	3
Profit/losses on derivative financial transactions	-5	4
Foreign exchange profit/loss	4	-4
Other Operating Income	3	3
Total Operating Income/Expenses	26	34
Provision for Loan Losses or other Receivables (-)	7	12
Specific provisions of banks loans and other receivables*	3	9
General provision expenses*	0	0
Other Operating Expenses (-)	15	17
Personnel Expenses*	9	10
Net Operating Profit/Loss	4	5
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	4	5
Provisions for Taxes on Income from Continuing Operations (±)	-1	-1
Net Profit/Loss from Continuing Operations	3	4
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	3	4

* Used from information and disclosures related to income statement".

Ratios

(%)

	March 2010	March 2009
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	22.0	19.5
Shareholders' Equity / Total Assets	24.2	18.0
(Shareholders' Equity - Permanent Assets) / Total Assets	18.0	11.7
Net On Balance Sheet Position / Total Shareholders' Equity	-6.0	-51.2
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-0.3	-0.4
Balance-Sheet Ratios		
TC Assets / Total Assets	77.9	74.2
TC Liabilities / Total Liabilities	65.7	51.6
FC Assets / FC Liabilities	64.4	53.4
TC Deposits / Total Deposits	56.1	57.9
TC Loans / Total Loans and Receivables	81.1	81.3
Total Deposits / Total Assets	61.4	53.3
Funds Borrowed / Total Assets	7.6	26.0
Assets Quality		
Financial Assets (net) / Total Assets	13.4	8.4
Total Loans and Receivables / Total Assets	72.8	55.2
Total Loans and Receivables / Total Deposits	118.6	103.5
Loans Under Follow-up (gross) / Total Loans and Receivables	7.0	5.1
Loans Under Follow-up (net) / Total Loans and Receivables	2.9	2.5
Specific Provisions / Loans Under Follow-up	58.3	50.4
Permanent Assets / Total Assets	6.2	6.3
Consumer Loans / Total Loans and Receivables	14.8	15.4
Liquidity		
Liquid Assets / Total Assets	21.0	37.4
Liquid Assets / Short-term Liabilities	36.8	81.2
TC Liquid Assets / Total Assets	12.8	23.9
Profitability		
Net Profit/Losses / Total Assets	0.3	0.3
Net Profit/Losses / Total Shareholders' Equity	1.0	1.6
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.3	0.3
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	1.3	1.1
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	65.2	47.3
Non-interest Income (net) / Total Assets	0.5	0.6
Other Operating Expenses / Total Assets	1.2	1.1
Personnel Expenses / Other Operating Expenses	59.5	61.2
Non-interest Income (net) / Other Operating Expenses	40.5	54.6

Quarterly profitability and income-expenditure ratios, except year-end figures, should be considered periodically.

The Royal Bank of Scotland N.V.

Assets

(USD Million)

	March 2010			%	March 2009			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	2	30	32	4.0	31	31	61	8.1
Fin.ass.where fair value cha. is refl.to I/S (Net)	21	7	29	3.6	5	24	29	3.8
Financial assets held for trading	21	7	29	3.6	5	24	29	3.8
Public sector debt securities	19	0	19	2.3	5	0	5	0.7
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	3	7	10	1.2	0	24	24	3.1
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	11	29	40	5.0	17	2	19	2.5
Money Market Securities	418	0	418	52.0	372	0	372	48.8
Interbank money market placements	418	0	418	52.0	372	0	372	48.8
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	82	0	82	10.1	152	0	152	20.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	82	0	82	10.1	152	0	152	20.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans	89	84	174	21.6	66	33	99	13.0
Loans	88	84	172	21.4	62	33	95	12.5
Loans granted to the Banks risk group	1	0	1	0.1	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	87	84	171	21.3	62	33	95	12.5
Loans under follow-up	19	0	19	2.3	18	0	18	2.3
Specific provisions (-)	17	0	17	2.1	13	0	13	1.7
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	0	0	0	0.0	0	0	0	0.0
Financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Receivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
Finance lease receivables	0	0	0	0.0	0	0	0	0.0
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	0	0	0.0	0	0	0	0.0
Derivative Financial Assets Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	15	0	15	1.9	14	0	14	1.9
Intangible Assets (Net)	0	0	0	0.0	0	0	0	0.0
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
Real Estates for Investment Purpose (Net)	7	0	7	0.9	6	0	6	0.8
Assets for Tax	2	0	2	0.2	3	0	3	0.4
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	2	0	2	0.2	3	0	3	0.4
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	6	0	6	0.7	5	0	5	0.7
Total Assets	652	151	803	100.0	672	90	761	100.0

Liabilities

(USD Million)

	March 2010			%	March 2009			%
	TC	FC	Total		TC	FC	Total	
Deposits	167	319	486	60.5	77	349	426	56.0
Deposits held by the Banks risk group	4	0	4	0.5	2	0	3	0.3
Other	163	319	482	60.0	75	349	424	55.7
Derivative Finan. Liabilities Held for Trading	2	7	9	1.2	0	30	30	3.9
Funds Borrowed	36	0	36	4.5	46	0	46	6.0
Money Market Takings	0	0	0	0.0	0	0	0	0.0
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	0	0	0	0.0	0	0	0	0.0
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	3	0	3	0.4	8	0	9	1.2
Other External Resources	1	8	9	1.1	1	3	4	0.5
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	1	1	0.1
Finance leasing payables	0	0	0	0.0	0	1	1	0.1
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	12	0	12	1.5	9	0	9	1.2
General provisions	3	0	3	0.4	4	0	4	0.5
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	8	0	8	1.0	2	0	2	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	0	0	0	0.1	4	0	4	0.5
Liabilities for Tax	6	0	6	0.7	6	0	6	0.8
Current liabilities for tax	6	0	6	0.7	6	0	6	0.8
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia. for Pro. & Equ. for Sale p. and from Term. Op. (Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	0	0	0.0	0	47	47	6.1
Shareholders' Equity	242	0	242	30.1	184	0	184	24.2
Paid-in capital	71	0	71	8.9	65	0	65	8.5
Supplementary capital	48	0	48	5.9	42	0	42	5.5
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	4	0	4	0.5	2	0	2	0.3
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est. for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv. & ass., subs. & joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	0.0
Val. inc. in pro. & equ. held for sale p. and term. ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	44	0	44	5.4	40	0	40	5.2
Profit reserves	0	0	0	0.0	0	0	0	0.0
Legal reserves	0	0	0	0.0	0	0	0	0.0
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	0	0	0	0.0	0	0	0	0.0
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	123	0	123	15.3	78	0	78	10.2
Prior years income/loss	117	0	117	14.6	65	0	65	8.5
Current year income/loss	5	0	5	0.7	13	0	13	1.7
Total Liabilities	469	335	803	100.0	333	429	761	100.0

The Royal Bank of Scotland N.V.

Off Balance Sheet Commitments

(USD Million)

	March 2010			March 2009		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	23	205	228	32	226	258
Letters of guarantee	23	143	166	32	161	194
Bank acceptances	0	25	25	0	8	8
Letters of credit	0	36	36	0	57	57
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	0	0	0	0	0
Commitments	419	989	1,407	231	859	1,091
Irrevocable commitments	262	445	707	25	0	25
Revocable commitments	157	543	700	206	859	1,065
Derivative Financial Instruments	394	1,433	1,827	1,013	2,471	3,484
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	394	1,433	1,827	1,013	2,471	3,484
Custody and Pledged Securities	1,877	30	1,907	1,463	33	1,497
Items held in Custody	129	30	158	283	33	316
Pledged Items	1,748	0	1,748	1,181	0	1,181
Accepted independent guaran. and warrant.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	2,712	2,656	5,368	2,740	3,590	6,330

Income-Expenditure

(USD Million)

	March 2010	March 2009
Interest Income	14	22
Interest on loans	4	4
Interest received from reserve deposits	0	0
Interest received from banks	0	1
Interest received from money market transactions	7	11
Interest received from marketable securities portfolio	3	7
Other interest income	0	0
Interest Expenses	3	5
Interest on deposits	2	2
Interest on money market transactions	0	3
Interest on funds borrowed	0	0
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	12	18
Net Fees and Commissions Income/Expenses	9	12
Fees and commissions received	9	12
Fees and commissions paid	0	0
Dividend Income	0	0
Trading Profit/Loss (net)	-1	-3
Profit/loss on trading account securities	1	1
Profit/losses on derivative financial transactions	-1	13
Foreign exchange profit/loss	-1	-17
Other Operating Income	0	1
Total Operating Income/Expenses	20	27
Provision for Loan Losses or other Receivables (-)	1	0
Specific provisions of banks loans and other receivables*	0	0
General provision expenses*	1	0
Other Operating Expenses (-)	11	11
Personnel Expenses*	7	5
Net Operating Profit/Loss	7	16
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	7	16
Provisions for Taxes on Income from Continuing Operations (±)	-2	-3
Net Profit/Loss from Continuing Operations	5	13
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	5	13

* Used from information and disclosures related to income statement".

Ratios

(%)

	March 2010	March 2009
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	44.4	48.6
Shareholders' Equity / Total Assets	30.1	24.2
(Shareholders' Equity - Permanent Assets) / Total Assets	28.0	21.7
Net On Balance Sheet Position / Total Shareholders' Equity	-72.8	-169.2
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-0.5	-0.3
Balance-Sheet Ratios		
TC Assets / Total Assets	81.1	88.2
TC Liabilities / Total Liabilities	58.4	43.7
FC Assets / FC Liabilities	45.3	20.9
TC Deposits / Total Deposits	34.4	18.2
TC Loans / Total Loans and Receivables	51.4	66.8
Total Deposits / Total Assets	60.5	56.0
Funds Borrowed / Total Assets	4.5	6.0
Assets Quality		
Financial Assets (net) / Total Assets	13.7	23.8
Total Loans and Receivables / Total Assets	21.6	13.0
Total Loans and Receivables / Total Deposits	35.7	23.3
Loans Under Follow-up (gross) / Total Loans and Receivables	10.9	17.7
Loans Under Follow-up (net) / Total Loans and Receivables	1.0	4.3
Specific Provisions / Loans Under Follow-up	91.1	75.6
Permanent Assets / Total Assets	2.1	2.5
Consumer Loans / Total Loans and Receivables	0.6	1.0
Liquidity		
Liquid Assets / Total Assets	74.7	83.2
Liquid Assets / Short-term Liabilities	113.2	130.0
TC Liquid Assets / Total Assets	66.3	75.8
Profitability		
Net Profit/Losses / Total Assets	0.7	1.7
Net Profit/Losses / Total Shareholders' Equity	2.2	7.0
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.9	2.1
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	1.4	2.3
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	58.4	65.2
Non-interest Income (net) / Total Assets	1.0	1.2
Other Operating Expenses / Total Assets	1.4	1.5
Personnel Expenses / Other Operating Expenses	64.0	47.2
Non-interest Income (net) / Other Operating Expenses	69.8	85.9

Quarterly profitability and income-expenditure ratios, except year-end figures, should be considered periodically.

Turkish Bank A.Ş.

Assets

(USD Million)

	March 2010			%	March 2009			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	6	18	24	4.0	9	13	22	4.5
Fin.ass.where fair value cha. is refl.to I/S (Net)	0	0	0	0.1	0	1	1	0.1
Financial assets held for trading	0	0	0	0.1	0	1	1	0.1
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	0	0	0	0.1	0	1	1	0.1
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	225	95	320	52.3	49	172	220	44.4
Money Market Securities	9	0	9	1.5	41	0	41	8.3
Interbank money market placements	9	0	9	1.5	41	0	41	8.3
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	45	19	64	10.4	55	10	65	13.1
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	45	8	53	8.6	55	10	65	13.1
Other marketable securities	0	11	11	1.8	0	0	0	0.0
Loans	85	82	166	27.2	83	38	121	24.5
Loans	81	81	162	26.5	81	38	119	24.1
Loans granted to the Banks risk group	1	0	1	0.2	4	0	4	0.7
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	80	81	161	26.3	78	38	116	23.4
Loans under follow-up	6	4	10	1.6	4	1	5	1.0
Specific provisions (-)	2	3	5	0.9	2	1	3	0.6
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	17	0	17	2.8	15	0	15	3.1
Financial subsidiaries	17	0	17	2.8	15	0	15	3.1
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Receivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
Finance lease receivables	0	0	0	0.0	0	0	0	0.0
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	0	0	0.0	0	0	0	0.0
Derivative Financial Assets Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	8	0	8	1.3	8	0	8	1.6
Intangible Assets (Net)	0	0	0	0.1	0	0	0	0.1
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.1	0	0	0	0.1
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	0	0	0	0.1	0	0	0	0.1
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	0	0	0	0.0	0	0	0	0.0
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	2	0	2	0.4	1	0	1	0.2
Total Assets	398	214	612	100.0	262	233	496	100.0

Liabilities

(USD Million)

	March 2010			%	March 2009			%
	TC	FC	Total		TC	FC	Total	
Deposits	123	172	295	48.2	115	125	241	48.6
Deposits held by the Banks risk group	4	15	19	3.1	7	39	46	9.4
Other	119	157	276	45.1	108	86	194	39.2
Derivative Finan. Liabilities Held for Trading	0	1	1	0.2	0	0	0	0.1
Funds Borrowed	108	64	172	28.1	2	112	114	23.0
Money Market Takings	38	0	38	6.3	49	0	49	9.9
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	3	0	3	0.6
Funds provided under repurchase agreements	38	0	38	6.3	46	0	46	9.3
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	0	0	0	0.1	0	0	0	0.0
Other External Resources	1	0	1	0.2	1	0	1	0.2
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.1
Finance leasing payables	0	0	0	0.0	0	0	0	0.1
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	2	0	2	0.3	2	0	2	0.4
General provisions	1	0	1	0.2	1	0	1	0.3
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	0	0	0	0.0	1	0	1	0.1
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	0	0	0	0.0	0	0	0	0.0
Liabilities for Tax	1	0	1	0.1	1	0	1	0.1
Current liabilities for tax	1	0	1	0.1	1	0	1	0.1
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia. for Pro.&Equ. for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	0	0	0.0	0	0	0	0.0
Shareholders' Equity	102	0	102	16.7	91	-3	88	17.7
Paid-in capital	53	0	53	8.6	48	0	48	9.7
Supplementary capital	38	0	38	6.2	33	-3	30	6.1
Share premium	25	0	25	4.0	22	0	22	4.5
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	0	0	1	0.1	0	-3	-4	-0.8
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est. for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv.&ass.,subs.& joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	0.0
Val.inc.in pro.& equ.held for sale p.and term.ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	13	0	13	2.1	11	0	11	2.3
Profit reserves	2	0	2	0.3	2	0	2	0.3
Legal reserves	2	0	2	0.3	1	0	1	0.3
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	0	0	0	0.1	0	0	0	0.1
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	10	0	10	1.6	8	0	8	1.6
Prior years income/loss	8	0	8	1.3	7	0	7	1.4
Current year income/loss	1	0	1	0.2	1	0	1	0.2
Total Liabilities	374	238	612	100.0	261	235	496	100.0

Turkish Bank A.Ş.

Off Balance Sheet Commitments

(USD Million)

	March 2010			March 2009		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	25	60	85	19	105	124
Letters of guarantee	25	23	48	19	27	46
Bank acceptances	0	0	0	0	0	0
Letters of credit	0	1	1	0	1	1
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	36	36	0	77	77
Commitments	24	15	39	13	8	20
Irrevocable commitments	24	15	39	13	8	20
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	61	259	320	0	163	163
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	61	259	320	0	163	163
Custody and Pledged Securities	271	342	613	170	232	402
Items held in Custody	65	36	101	58	6	63
Pledged Items	205	306	512	112	226	339
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	380	676	1,056	202	507	709

Income-Expenditure

(USD Million)

	March 2010	March 2009
Interest Income	8	9
Interest on loans	4	4
Interest received from reserve deposits	0	0
Interest received from banks	3	1
Interest received from money market transactions	0	2
Interest received from marketable securities portfolio	1	3
Other interest income	0	0
Interest Expenses	4	5
Interest on deposits	3	4
Interest on money market transactions	1	0
Interest on funds borrowed	0	1
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	4	4
Net Fees and Commissions Income/Expenses	1	0
Fees and commissions received	1	0
Fees and commissions paid	0	0
Dividend Income	1	1
Trading Profit/Loss (net)	0	0
Profit/loss on trading account securities	0	0
Profit/losses on derivative financial transactions	-1	0
Foreign exchange profit/loss	0	0
Other Operating Income	0	1
Total Operating Income/Expenses	6	6
Provision for Loan Losses or other Receivables (-)	0	1
Specific provisions of banks loans and other receivables*	0	0
General provision expenses*	0	1
Other Operating Expenses (-)	5	4
Personnel Expenses*	2	2
Net Operating Profit/Loss	1	1
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	1	1
Provisions for Taxes on Income from Continuing Operations (±)	0	0
Net Profit/Loss from Continuing Operations	1	1
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	1	1

* Used from information and disclosures related to income statement".

Ratios

(%)

	March 2010	March 2009
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	31.2	30.0
Shareholders' Equity / Total Assets	16.7	17.7
(Shareholders' Equity - Permanent Assets) / Total Assets	11.9	12.5
Net On Balance Sheet Position / Total Shareholders' Equity	-22.3	-0.5
Net On and Off Balance Sheet Position / Total Shareholders' Equity	3.5	0.0
Balance-Sheet Ratios		
TC Assets / Total Assets	65.0	52.9
TC Liabilities / Total Liabilities	61.1	52.6
FC Assets / FC Liabilities	90.1	99.4
TC Deposits / Total Deposits	41.8	47.9
TC Loans / Total Loans and Receivables	51.0	68.6
Total Deposits / Total Assets	48.2	48.6
Funds Borrowed / Total Assets	28.1	23.0
Assets Quality		
Financial Assets (net) / Total Assets	10.5	13.2
Total Loans and Receivables / Total Assets	27.2	24.5
Total Loans and Receivables / Total Deposits	56.4	50.4
Loans Under Follow-up (gross) / Total Loans and Receivables	5.8	4.1
Loans Under Follow-up (net) / Total Loans and Receivables	2.6	1.6
Specific Provisions / Loans Under Follow-up	55.8	60.9
Permanent Assets / Total Assets	4.8	5.2
Consumer Loans / Total Loans and Receivables	1.5	1.6
Liquidity		
Liquid Assets / Total Assets	68.3	70.5
Liquid Assets / Short-term Liabilities	112.5	88.7
TC Liquid Assets / Total Assets	46.6	31.1
Profitability		
Net Profit/Losses / Total Assets	0.2	0.2
Net Profit/Losses / Total Shareholders' Equity	1.3	1.2
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.2	0.3
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	0.7	0.8
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	63.8	59.9
Non-interest Income (net) / Total Assets	0.4	0.5
Other Operating Expenses / Total Assets	0.7	0.8
Personnel Expenses / Other Operating Expenses	50.2	53.5
Non-interest Income (net) / Other Operating Expenses	48.0	58.2

Quarterly profitability and income-expenditure ratios, except year-end figures, should be considered periodically.

Turkland Bank A.Ş.

Assets

(USD Million)

	March 2010			%	March 2009			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	14	31	45	5.7	16	35	52	8.0
Fin.ass.where fair value cha. is refl.to I/S (Net)	1	0	1	0.1	1	0	1	0.1
Financial assets held for trading	1	0	1	0.1	1	0	1	0.1
Public sector debt securities	1	0	1	0.1	1	0	1	0.1
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	2	39	40	5.2	6	68	74	11.5
Money Market Securities	22	0	22	2.8	23	0	23	3.6
Interbank money market placements	22	0	22	2.8	23	0	23	3.6
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	92	25	117	14.9	78	25	103	16.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	92	25	117	14.9	78	0	78	12.1
Other marketable securities	0	0	0	0.0	0	25	25	3.9
Loans	377	133	510	65.0	257	98	355	55.1
Loans	370	133	503	64.2	253	98	350	54.3
Loans granted to the Banks risk group	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	370	133	503	64.2	253	98	350	54.3
Loans under follow-up	25	0	25	3.2	13	0	13	2.0
Specific provisions (-)	18	0	18	2.4	8	0	8	1.2
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	29	0	29	3.7	19	0	19	2.9
Public sector debt securities	29	0	29	3.7	19	0	19	2.9
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	0	0	0	0.0	0	0	0	0.0
Financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Receivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
Finance lease receivables	0	0	0	0.0	0	0	0	0.0
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	0	0	0.0	0	0	0	0.0
Derivative Financial Assets Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	9	0	9	1.1	9	0	9	1.5
Intangible Assets (Net)	1	0	1	0.1	1	0	1	0.2
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	1	0	1	0.1	1	0	1	0.2
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	2	0	2	0.3	0	0	0	0.0
Current assets for tax	1	0	1	0.1	0	0	0	0.0
Deferred assets for tax	1	0	1	0.2	0	0	0	0.0
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	8	0	8	1.0	7	0	7	1.1
Total Assets	557	228	784	100.0	418	226	645	100.0

Liabilities

(USD Million)

	March 2010			%	March 2009			%
	TC	FC	Total		TC	FC	Total	
Deposits	311	271	582	74.2	205	169	374	58.1
Deposits held by the Banks risk group	0	0	1	0.1	10	0	10	1.6
Other	310	271	581	74.1	195	169	364	56.4
Derivative Finan. Liabilities Held for Trading	0	0	0	0.0	0	0	0	0.0
Funds Borrowed	8	27	35	4.5	5	118	123	19.1
Money Market Takings	0	0	0	0.0	0	0	0	0.0
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	0	0	0	0.0	0	0	0	0.0
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	3	0	3	0.4	1	0	1	0.2
Other External Resources	8	0	8	1.0	9	0	9	1.4
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	1	1	0.2
Finance leasing payables	0	0	0	0.0	0	1	1	0.2
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	11	0	11	1.4	5	0	5	0.8
General provisions	4	0	4	0.5	3	0	3	0.5
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	2	0	2	0.2	1	0	1	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	5	0	5	0.7	1	0	1	0.1
Liabilities for Tax	2	0	2	0.2	2	0	2	0.4
Current liabilities for tax	2	0	2	0.2	2	0	2	0.4
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia. for Pro. & Equ. for Sale p. and from Term. Op. (Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	0	0	0.0	0	0	0	0.0
Shareholders' Equity	143	0	143	18.2	128	0	128	19.9
Paid-in capital	112	0	112	14.3	102	0	102	15.8
Supplementary capital	18	0	17	2.2	16	0	16	2.4
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	1	0	1	0.1	0	0	0	0.1
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est. for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv. & ass., subs. & joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	0.0
Val. inc. in pro. & equ. held for sale p. and term. ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	17	0	17	2.1	15	0	15	2.4
Profit reserves	7	0	7	0.9	6	0	6	1.0
Legal reserves	0	0	0	0.1	0	0	0	0.1
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	7	0	7	0.9	6	0	6	0.9
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	6	0	6	0.8	5	0	5	0.7
Prior years income/loss	2	0	2	0.2	1	0	1	0.1
Current year income/loss	4	0	4	0.6	4	0	4	0.6
Total Liabilities	486	299	784	100.0	356	289	645	100.0

Turkland Bank A.Ş.

Off Balance Sheet Commitments

(USD Million)

	March 2010			March 2009		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	354	178	532	208	144	352
Letters of guarantee	354	98	452	208	79	287
Bank acceptances	0	11	11	0	5	5
Letters of credit	0	47	47	0	48	48
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	21	21	0	12	12
Commitments	44	11	56	21	14	35
Irrevocable commitments	44	11	56	21	14	35
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	0	0	0	0	0	0
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	0	0	0	0	0	0
Custody and Pledged Securities	2,282	591	2,872	1,382	559	1,941
Items held in Custody	170	20	190	141	11	152
Pledged Items	2,111	571	2,682	1,241	548	1,789
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	2,680	780	3,460	1,611	716	2,327

Income-Expenditure

(USD Million)

	March 2010	March 2009
Interest Income	18	22
Interest on loans	14	17
Interest received from reserve deposits	0	0
Interest received from banks	0	0
Interest received from money market transactions	0	1
Interest received from marketable securities portfolio	3	3
Other interest income	0	0
Interest Expenses	9	12
Interest on deposits	8	10
Interest on money market transactions	0	2
Interest on funds borrowed	0	0
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	9	10
Net Fees and Commissions Income/Expenses	3	2
Fees and commissions received	3	2
Fees and commissions paid	0	0
Dividend Income	0	0
Trading Profit/Loss (net)	4	1
Profit/loss on trading account securities	4	1
Profit/losses on derivative financial transactions	-3	0
Foreign exchange profit/loss	3	0
Other Operating Income	1	1
Total Operating Income/Expenses	17	14
Provision for Loan Losses or other Receivables (-)	1	1
Specific provisions of banks loans and other receivables*	0	1
General provision expenses*	0	0
Other Operating Expenses (-)	10	8
Personnel Expenses*	6	4
Net Operating Profit/Loss	6	5
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	6	5
Provisions for Taxes on Income from Continuing Operations (±)	-1	-1
Net Profit/Loss from Continuing Operations	4	4
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	4	4

* Used from information and disclosures related to income statement".

Ratios

(%)

	March 2010	March 2009
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	17.3	22.1
Shareholders' Equity / Total Assets	18.2	19.9
(Shareholders' Equity - Permanent Assets) / Total Assets	16.1	17.5
Net On Balance Sheet Position / Total Shareholders' Equity	-0.6	-0.4
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.2	-0.4
Balance-Sheet Ratios		
TC Assets / Total Assets	71.0	64.9
TC Liabilities / Total Liabilities	61.9	55.2
FC Assets / FC Liabilities	76.2	78.3
TC Deposits / Total Deposits	53.4	54.8
TC Loans / Total Loans and Receivables	73.9	72.5
Total Deposits / Total Assets	74.2	58.1
Funds Borrowed / Total Assets	4.5	19.1
Assets Quality		
Financial Assets (net) / Total Assets	18.7	19.0
Total Loans and Receivables / Total Assets	65.0	55.1
Total Loans and Receivables / Total Deposits	87.7	94.8
Loans Under Follow-up (gross) / Total Loans and Receivables	5.0	3.6
Loans Under Follow-up (net) / Total Loans and Receivables	1.4	1.3
Specific Provisions / Loans Under Follow-up	72.8	62.9
Permanent Assets / Total Assets	2.1	2.4
Consumer Loans / Total Loans and Receivables	1.1	1.1
Liquidity		
Liquid Assets / Total Assets	28.7	39.3
Liquid Assets / Short-term Liabilities	46.0	76.8
TC Liquid Assets / Total Assets	16.6	19.3
Profitability		
Net Profit/Losses / Total Assets	0.6	0.6
Net Profit/Losses / Total Shareholders' Equity	3.1	3.1
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.8	0.8
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	1.1	1.5
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	50.2	65.4
Non-interest Income (net) / Total Assets	1.1	0.6
Other Operating Expenses / Total Assets	1.3	1.3
Personnel Expenses / Other Operating Expenses	55.9	54.7
Non-interest Income (net) / Other Operating Expenses	79.0	49.4

Quarterly profitability and income-expenditure ratios, except year-end figures, should be considered periodically.

Türk Ekonomi Bankası A.Ş.

Assets

(USD Million)

	March 2010			%	March 2009			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	322	778	1,100	10.9	232	1,238	1,470	17.0
Fin.ass.where fair value cha. is refl.to I/S (Net)	85	14	99	1.0	71	39	110	1.3
Financial assets held for trading	85	14	99	1.0	71	39	110	1.3
Public sector debt securities	56	3	59	0.6	33	2	35	0.4
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	29	11	40	0.4	38	38	75	0.9
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	51	229	281	2.8	29	147	176	2.0
Money Market Securities	112	0	112	1.1	312	185	497	5.8
Interbank money market placements	112	0	112	1.1	312	185	497	5.8
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	1,246	98	1,344	13.3	707	94	802	9.3
Securities representing a share in capital	1	2	3	0.0	0	1	1	0.0
Public sector debt securities	1,245	96	1,341	13.3	707	93	800	9.3
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans	4,866	1,517	6,383	63.3	3,434	1,183	4,616	53.5
Loans	4,751	1,517	6,269	62.2	3,349	1,183	4,532	52.5
Loans granted to the Banks risk group	37	1	38	0.4	18	1	19	0.2
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	4,714	1,516	6,230	61.8	3,331	1,182	4,513	52.3
Loans under follow-up	266	0	266	2.6	176	0	176	2.0
Specific provisions (-)	151	0	151	1.5	91	0	91	1.1
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	277	0	277	2.7	484	0	484	5.6
Public sector debt securities	277	0	277	2.7	484	0	484	5.6
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	61	40	102	1.0	56	37	92	1.1
Financial subsidiaries	61	40	102	1.0	56	37	92	1.1
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Receivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
Finance lease receivables	0	0	0	0.0	0	0	0	0.0
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	0	0	0.0	0	0	0	0.0
Derivative Financial Assets Held for Hedging	15	0	15	0.1	74	0	74	0.9
Fair value hedges	15	0	15	0.1	74	0	74	0.9
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	97	0	97	1.0	95	0	95	1.1
Intangible Assets (Net)	7	0	7	0.1	6	0	6	0.1
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	7	0	7	0.1	6	0	6	0.1
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	10	0	10	0.1	6	0	6	0.1
Current assets for tax	0	0	0	0.0	6	0	6	0.1
Deferred assets for tax	10	0	10	0.1	0	0	0	0.0
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	246	14	261	2.6	166	31	197	2.3
Total Assets	7,394	2,692	10,086	100.0	5,672	2,954	8,626	100.0

Liabilities

(USD Million)

	March 2010			%	March 2009			%
	TC	FC	Total		TC	FC	Total	
Deposits	3,702	2,473	6,175	61.2	3,119	2,512	5,631	65.3
Deposits held by the Banks risk group	130	231	360	3.6	83	354	437	5.1
Other	3,572	2,242	5,814	57.6	3,036	2,158	5,194	60.2
Derivative Finan. Liabilities Held for Trading	20	14	34	0.3	37	45	82	1.0
Funds Borrowed	836	586	1,422	14.1	524	425	949	11.0
Money Market Takings	507	0	507	5.0	332	0	332	3.9
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	507	0	507	5.0	332	0	332	3.9
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	164	14	177	1.8	129	18	147	1.7
Other External Resources	161	1	162	1.6	119	1	120	1.4
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	50	0	50	0.5	39	0	39	0.5
Fair value hedges	50	0	50	0.5	39	0	39	0.5
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	85	11	96	1.0	71	9	80	0.9
General provisions	44	11	55	0.5	30	9	39	0.4
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	12	0	12	0.1	8	0	8	0.1
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	29	0	29	0.3	33	0	33	0.4
Liabilities for Tax	30	0	30	0.3	24	0	24	0.3
Current liabilities for tax	30	0	30	0.3	23	0	23	0.3
Deferred liabilities for tax	0	0	0	0.0	1	0	1	0.0
Lia. for Pro. & Equ. for Sale p. and from Term. Op. (Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	315	315	3.1	0	317	317	3.7
Shareholders' Equity	1,114	2	1,116	11.1	905	-1	904	10.5
Paid-in capital	726	0	726	7.2	659	0	659	7.6
Supplementary capital	10	2	12	0.1	7	-1	6	0.1
Share premium	1	0	1	0.0	1	0	1	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	8	2	10	0.1	5	-1	4	0.0
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est. for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv. & ass., subs. & joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	0.0
Val. inc. in pro. & equ. held for sale p. and term. ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	1	0	1	0.0	1	0	1	0.0
Profit reserves	208	0	208	2.1	189	0	189	2.2
Legal reserves	23	0	23	0.2	21	0	21	0.2
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	185	0	185	1.8	168	0	168	1.9
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	171	0	171	1.7	50	0	50	0.6
Prior years income/loss	139	0	139	1.4	0	0	0	0.0
Current year income/loss	32	0	32	0.3	50	0	50	0.6
Total Liabilities	6,670	3,415	10,086	100.0	5,300	3,325	8,626	100.0

Türk Ekonomi Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	March 2010			March 2009		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	1,121	1,288	2,409	776	1,204	1,980
Letters of guarantee	1,010	816	1,826	710	742	1,451
Bank acceptances	0	45	45	0	26	26
Letters of credit	2	373	375	0	342	342
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	108	54	162	66	94	160
Commitments	1,910	358	2,268	1,430	875	2,305
Irrevocable commitments	1,910	358	2,268	1,430	875	2,305
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	2,310	4,474	6,784	1,568	3,946	5,513
Derivative finan. instruments held for hedging	280	156	436	299	216	515
Trading transactions	2,030	4,318	6,348	1,268	3,730	4,998
Custody and Pledged Securities	17,063	4,910	21,973	64,021	4,896	68,916
Items held in Custody	4,677	350	5,027	55,076	317	55,393
Pledged Items	12,370	4,558	16,928	8,932	4,578	13,510
Accepted independent guaran. and warrant.	16	3	19	13	1	14
Total Off Balance Sheet Commitments	22,403	11,030	33,433	67,795	10,920	78,715

Income-Expenditure

(USD Million)

	March 2010	March 2009
Interest Income	242	297
Interest on loans	184	227
Interest received from reserve deposits	3	6
Interest received from banks	1	3
Interest received from money market transactions	1	11
Interest received from marketable securities portfolio	52	47
Other interest income	1	3
Interest Expenses	110	188
Interest on deposits	77	122
Interest on money market transactions	19	48
Interest on funds borrowed	8	4
Interest on securities issued	0	0
Other interest expenses	6	14
Net Interest Income/Expenses	132	109
Net Fees and Commissions Income/Expenses	40	35
Fees and commissions received	61	53
Fees and commissions paid	21	17
Dividend Income	10	7
Trading Profit/Loss (net)	3	30
Profit/loss on trading account securities	9	15
Profit/losses on derivative financial transactions	-43	-21
Foreign exchange profit/loss	37	36
Other Operating Income	9	5
Total Operating Income/Expenses	194	187
Provision for Loan Losses or other Receivables (-)	36	24
Specific provisions of banks loans and other receivables*	20	30
General provision expenses*	6	-8
Other Operating Expenses (-)	119	103
Personnel Expenses*	55	51
Net Operating Profit/Loss	39	60
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	39	60
Provisions for Taxes on Income from Continuing Operations (±)	-7	-10
Net Profit/Loss from Continuing Operations	32	50
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	32	50

* Used from information and disclosures related to income statement".

Ratios

(%)

	March 2010	March 2009
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	16.3	18.5
Shareholders' Equity / Total Assets	11.1	10.5
(Shareholders' Equity - Permanent Assets) / Total Assets	7.9	7.3
Net On Balance Sheet Position / Total Shareholders' Equity	-21.2	13.9
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-13.3	5.3
Balance-Sheet Ratios		
TC Assets / Total Assets	73.3	65.8
TC Liabilities / Total Liabilities	66.1	61.4
FC Assets / FC Liabilities	78.8	88.8
TC Deposits / Total Deposits	60.0	55.4
TC Loans / Total Loans and Receivables	76.2	74.4
Total Deposits / Total Assets	61.2	65.3
Funds Borrowed / Total Assets	14.1	11.0
Assets Quality		
Financial Assets (net) / Total Assets	17.2	17.0
Total Loans and Receivables / Total Assets	63.3	53.5
Total Loans and Receivables / Total Deposits	103.4	82.0
Loans Under Follow-up (gross) / Total Loans and Receivables	4.2	3.8
Loans Under Follow-up (net) / Total Loans and Receivables	1.8	1.8
Specific Provisions / Loans Under Follow-up	56.9	51.9
Permanent Assets / Total Assets	3.2	3.2
Consumer Loans / Total Loans and Receivables	24.7	20.7
Liquidity		
Liquid Assets / Total Assets	29.1	35.4
Liquid Assets / Short-term Liabilities	45.3	52.8
TC Liquid Assets / Total Assets	18.0	15.7
Profitability		
Net Profit/Losses / Total Assets	0.3	0.6
Net Profit/Losses / Total Shareholders' Equity	2.9	5.6
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.4	0.7
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	1.1	0.9
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	57.6	42.0
Non-interest Income (net) / Total Assets	0.6	0.9
Other Operating Expenses / Total Assets	1.2	1.2
Personnel Expenses / Other Operating Expenses	46.6	49.9
Non-interest Income (net) / Other Operating Expenses	52.0	75.7

Quarterly profitability and income-expenditure ratios, except year-end figures, should be considered periodically.

Türk Eximbank

Assets

(USD Million)

	March 2010			%	March 2009			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	0	0	0	0.0	0	0	0	0.0
Fin.ass.where fair value cha. is refl.to I/S (Net)	119	6	125	2.9	24	10	35	1.0
Financial assets held for trading	119	6	125	2.9	24	10	35	1.0
Public sector debt securities	115	2	118	2.7	24	5	29	0.9
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	4	4	8	0.2	0	5	5	0.2
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	85	460	545	12.6	63	33	97	2.9
Money Market Securities	952	0	952	22.1	222	0	222	6.7
Interbank money market placements	952	0	952	22.1	222	0	222	6.7
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	9	0	9	0.2	2	0	2	0.1
Securities representing a share in capital	9	0	9	0.2	2	0	2	0.1
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans	814	1,561	2,375	55.1	1,190	1,607	2,797	84.6
Loans	814	1,561	2,375	55.1	1,190	1,607	2,797	84.6
Loans granted to the Banks risk group	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	814	1,561	2,375	55.1	1,190	1,607	2,797	84.6
Loans under follow-up	76	0	76	1.8	35	0	35	1.1
Specific provisions (-)	76	0	76	1.8	35	0	35	1.1
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	251	33	284	6.6	103	35	138	4.2
Public sector debt securities	251	33	284	6.6	103	35	138	4.2
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	0	0	0	0.0	0	0	0	0.0
Financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Receivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
Finance lease receivables	0	0	0	0.0	0	0	0	0.0
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	0	0	0.0	0	0	0	0.0
Derivative Financial Assets Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	5	0	5	0.1	5	0	5	0.1
Intangible Assets (Net)	0	0	0	0.0	0	0	0	0.0
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	0	0	0	0.0	0	0	0	0.0
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	0	0	0	0.0	0	0	0	0.0
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	5	8	13	0.3	2	9	10	0.3
Total Assets	2,241	2,068	4,309	100.0	1,611	1,695	3,306	100.0

Liabilities

(USD Million)

	March 2010			%	March 2009			%
	TC	FC	Total		TC	FC	Total	
Deposits	0	0	0	0.0	0	0	0	0.0
Deposits held by the Banks risk group	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Trading	0	3	3	0.1	5	3	9	0.3
Funds Borrowed	0	1,184	1,184	27.5	0	690	690	20.9
Money Market Takings	0	0	0	0.0	0	0	0	0.0
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	0	0	0	0.0	0	0	0	0.0
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	4	0	4	0.1	4	0	4	0.1
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	4	0	4	0.1	4	0	4	0.1
Miscellaneous Payables	6	4	10	0.2	6	5	12	0.4
Other External Resources	258	204	462	10.7	259	188	447	13.5
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	53	0	53	1.2	54	0	54	1.6
General provisions	15	0	15	0.3	17	0	17	0.5
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	10	0	10	0.2	9	0	9	0.3
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	28	0	28	0.6	28	0	28	0.9
Liabilities for Tax	1	0	1	0.0	1	0	1	0.0
Current liabilities for tax	1	0	1	0.0	1	0	1	0.0
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia.for Pro.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	142	142	3.3	0	163	163	4.9
Shareholders' Equity	2,451	0	2,451	56.9	1,926	0	1,926	58.3
Paid-in capital	1,320	0	1,320	30.6	899	0	899	27.2
Supplementary capital	400	0	400	9.3	464	0	464	14.0
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	4	0	4	0.1	-1	0	0	0.0
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est.for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv.&ass.,subs.& joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	0.0
Val.inc.in pro.& equ.held for sale p.and term.ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	396	0	396	9.2	464	0	464	14.0
Profit reserves	467	0	467	10.8	281	0	281	8.5
Legal reserves	100	0	100	2.3	80	0	80	2.4
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	351	0	351	8.2	187	0	187	5.7
Other profit reserves	15	0	15	0.3	14	0	14	0.4
Profit or loss	265	0	265	6.1	283	0	283	8.5
Prior years income/loss	226	0	226	5.2	222	0	222	6.7
Current year income/loss	39	0	39	0.9	60	0	60	1.8
Total Liabilities	2,773	1,537	4,309	100.0	2,256	1,050	3,306	100.0

Türk Eximbank

Off Balance Sheet Commitments

(USD Million)

	March 2010			March 2009		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	0	584	584	0	623	623
Letters of guarantee	0	0	0	0	0	0
Bank acceptances	0	0	0	0	0	0
Letters of credit	0	0	0	0	0	0
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	332	332	0	407	407
Other guarantees and warranties	0	252	252	0	215	215
Commitments	17	18	35	0	13	13
Irrevocable commitments	17	18	35	0	13	13
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	285	424	708	353	470	823
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	285	424	708	353	470	823
Custody and Pledged Securities	20	109	129	14	87	101
Items held in Custody	0	0	0	0	0	0
Pledged Items	20	109	129	14	87	101
Accepted independent guaran. and warrant.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	322	1,134	1,456	367	1,192	1,560

Income-Expenditure

(USD Million)

	March 2010	March 2009
Interest Income	59	79
Interest on loans	30	60
Interest received from reserve deposits	0	0
Interest received from banks	1	2
Interest received from money market transactions	16	10
Interest received from marketable securities portfolio	12	7
Other interest income	0	0
Interest Expenses	6	10
Interest on deposits	0	0
Interest on money market transactions	6	10
Interest on funds borrowed	0	0
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	53	69
Net Fees and Commissions Income/Expenses	-2	-1
Fees and commissions received	0	0
Fees and commissions paid	2	1
Dividend Income	0	0
Trading Profit/Loss (net)	3	7
Profit/loss on trading account securities	0	0
Profit/losses on derivative financial transactions	-3	-16
Foreign exchange profit/loss	6	22
Other Operating Income	10	4
Total Operating Income/Expenses	64	79
Provision for Loan Losses or other Receivables (-)	11	11
Specific provisions of banks loans and other receivables*	9	1
General provision expenses*	0	5
Other Operating Expenses (-)	14	8
Personnel Expenses*	4	3
Net Operating Profit/Loss	39	60
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	39	60
Provisions for Taxes on Income from Continuing Operations (±)	0	0
Net Profit/Loss from Continuing Operations	39	60
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	39	60

* Used from information and disclosures related to income statement".

Ratios

(%)

	March 2010	March 2009
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	127.8	110.1
Shareholders' Equity / Total Assets	56.9	58.3
(Shareholders' Equity - Permanent Assets) / Total Assets	56.7	58.1
Net On Balance Sheet Position / Total Shareholders' Equity	11.0	19.9
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-0.2	1.7
Balance-Sheet Ratios		
TC Assets / Total Assets	52.0	48.7
TC Liabilities / Total Liabilities	64.3	68.2
FC Assets / FC Liabilities	134.6	161.4
TC Deposits / Total Deposits	-	-
TC Loans / Total Loans and Receivables	34.3	42.5
Total Deposits / Total Assets	0.0	0.0
Funds Borrowed / Total Assets	27.5	20.9
Assets Quality		
Financial Assets (net) / Total Assets	9.7	5.3
Total Loans and Receivables / Total Assets	55.1	84.6
Total Loans and Receivables / Total Deposits	-	-
Loans Under Follow-up (gross) / Total Loans and Receivables	3.2	1.3
Loans Under Follow-up (net) / Total Loans and Receivables	0.0	0.0
Specific Provisions / Loans Under Follow-up	100.0	100.0
Permanent Assets / Total Assets	0.1	0.2
Consumer Loans / Total Loans and Receivables	0.1	0.1
Liquidity		
Liquid Assets / Total Assets	37.9	10.7
Liquid Assets / Short-term Liabilities	556.6	2,433.0
TC Liquid Assets / Total Assets	27.0	9.4
Profitability		
Net Profit/Losses / Total Assets	0.9	1.8
Net Profit/Losses / Total Shareholders' Equity	1.6	3.1
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.9	1.8
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	1.0	2.0
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	68.1	85.1
Non-interest Income (net) / Total Assets	0.3	0.3
Other Operating Expenses / Total Assets	0.3	0.2
Personnel Expenses / Other Operating Expenses	29.3	39.2
Non-interest Income (net) / Other Operating Expenses	80.5	128.7

Quarterly profitability and income-expenditure ratios, except year-end figures, should be considered periodically.

Türkiye Cumhuriyeti Ziraat Bankası A.Ş.

Assets

(USD Million)

	March 2010			%	March 2009			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	3,156	1,188	4,344	5.2	3,682	1,006	4,689	7.2
Fin.ass.where fair value cha. is refl.to I/S (Net)	230	18	248	0.3	397	14	412	0.6
Financial assets held for trading	230	18	248	0.3	397	14	412	0.6
Public sector debt securities	230	17	247	0.3	396	14	410	0.6
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	0	1	1	0.0	1	1	2	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	6	3,364	3,370	4.1	4	2,175	2,179	3.4
Money Market Securities	0	39	39	0.0	0	0	0	0.0
Interbank money market placements	0	39	39	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	16,380	2,712	19,092	23.0	4,525	3,319	7,844	12.1
Securities representing a share in capital	72	0	72	0.1	13	0	13	0.0
Public sector debt securities	16,152	2,682	18,835	22.7	4,512	2,360	6,872	10.6
Other marketable securities	156	29	186	0.2	0	959	959	1.5
Loans	24,264	1,735	26,000	31.3	18,282	765	19,047	29.3
Loans	24,144	1,735	25,879	31.2	18,203	765	18,968	29.2
Loans granted to the Banks risk group	0	50	50	0.1	0	26	26	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	24,144	1,686	25,830	31.1	18,203	739	18,942	29.1
Loans under follow-up	568	6	574	0.7	417	5	423	0.7
Specific provisions (-)	447	6	453	0.5	338	5	344	0.5
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	25,876	2,615	28,492	34.3	26,631	3,004	29,635	45.6
Public sector debt securities	25,873	2,615	28,488	34.3	26,629	3,004	29,632	45.6
Other marketable securities	3	0	3	0.0	2	0	2	0.0
Investments and Associates (Net)	33	0	33	0.0	71	0	71	0.1
Accounted with equity method	0	0	0	0.0	44	0	44	0.1
Non-consolidated investments and associates	33	0	33	0.0	26	0	26	0.0
Financial investments and associates	29	0	29	0.0	24	0	24	0.0
Non-financial investments and associates	3	0	3	0.0	2	0	2	0.0
Subsidiaries (Net)	75	300	375	0.5	40	270	310	0.5
Financial subsidiaries	72	300	372	0.4	37	270	307	0.5
Non-financial subsidiaries	3	0	3	0.0	3	0	3	0.0
Joint Ventures (Business Partners) (Net)	0	19	19	0.0	0	15	15	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	19	19	0.0	0	15	15	0.0
Financial joint ventures	0	19	19	0.0	0	15	15	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Receivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
Finance lease receivables	0	0	0	0.0	0	0	0	0.0
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	0	0	0.0	0	0	0	0.0
Derivative Financial Assets Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	537	3	540	0.6	489	1	490	0.8
Intangible Assets (Net)	10	1	11	0.0	6	2	7	0.0
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	10	1	11	0.0	6	2	7	0.0
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	228	0	228	0.3	143	0	143	0.2
Current assets for tax	2	0	2	0.0	0	0	0	0.0
Deferred assets for tax	227	0	227	0.3	142	0	142	0.2
Prop.&Equ.for Sale p. and from Term.Op.(Net)	7	0	7	0.0	3	0	3	0.0
Other Assets	239	16	255	0.3	179	11	190	0.3
Total Assets	71,041	12,011	83,052	100.0	54,452	10,582	65,034	100.0

Liabilities

(USD Million)

	March 2010			%	March 2009			%
	TC	FC	Total		TC	FC	Total	
Deposits	54,866	12,602	67,469	81.2	42,109	10,354	52,463	80.7
Deposits held by the Banks risk group	180	29	209	0.3	32	20	52	0.1
Other	54,686	12,573	67,259	81.0	42,077	10,334	52,412	80.6
Derivative Finan. Liabilities Held for Trading	7	1	8	0.0	1	1	2	0.0
Funds Borrowed	10	3	13	0.0	13	5	18	0.0
Money Market Takings	3,794	0	3,794	4.6	4,058	0	4,058	6.2
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	3,794	0	3,794	4.6	4,058	0	4,058	6.2
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	2,152	0	2,152	2.6	1,777	0	1,777	2.7
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	2,152	0	2,152	2.6	1,777	0	1,777	2.7
Miscellaneous Payables	288	95	383	0.5	202	90	292	0.4
Other External Resources	244	158	403	0.5	206	135	341	0.5
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	1	0	1	0.0
Finance leasing payables	0	0	0	0.0	1	0	1	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	1,108	3	1,111	1.3	894	3	897	1.4
General provisions	276	0	276	0.3	151	0	151	0.2
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	364	0	364	0.4	311	0	311	0.5
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	468	3	471	0.6	433	3	436	0.7
Liabilities for Tax	247	0	247	0.3	268	0	268	0.4
Current liabilities for tax	247	0	247	0.3	268	0	268	0.4
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia. for Pro. & Equ. for Sale p. and from Term. Op. (Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	0	0	0.0	0	0	0	0.0
Shareholders' Equity	7,455	18	7,473	9.0	4,923	-7	4,917	7.6
Paid-in capital	1,649	0	1,649	2.0	1,499	0	1,499	2.3
Supplementary capital	713	18	730	0.9	433	-7	426	0.7
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	345	18	363	0.4	100	-7	93	0.1
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est. for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv. & ass., subs. & joint vent.	9	0	9	0.0	8	0	8	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	0.0
Val. inc. in pro. & equ. held for sale p. and term. ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	359	0	359	0.4	326	0	326	0.5
Profit reserves	2,069	0	2,069	2.5	1,160	0	1,160	1.8
Legal reserves	1,160	0	1,160	1.4	940	0	940	1.4
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	709	0	709	0.9	54	0	54	0.1
Other profit reserves	201	0	201	0.2	165	0	165	0.3
Profit or loss	3,024	0	3,024	3.6	1,832	0	1,832	2.8
Prior years income/loss	2,422	0	2,422	2.9	1,375	0	1,375	2.1
Current year income/loss	602	0	602	0.7	457	0	457	0.7
Total Liabilities	70,171	12,881	83,052	100.0	54,453	10,582	65,034	100.0

Türkiye Cumhuriyeti Ziraat Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	March 2010			March 2009		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	1,327	2,560	3,886	862	1,973	2,835
Letters of guarantee	1,327	1,980	3,306	862	1,681	2,543
Bank acceptances	0	19	19	0	11	11
Letters of credit	0	561	561	0	281	281
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	0	0	0	0	0
Commitments	9,729	3,540	13,269	5,642	2,596	8,238
Irrevocable commitments	3,391	347	3,738	2,555	293	2,848
Revocable commitments	6,338	3,192	9,530	3,087	2,303	5,390
Derivative Financial Instruments	876	1,164	2,040	67	149	216
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	876	1,164	2,040	67	149	216
Custody and Pledged Securities	67,489	1,662	69,151	48,670	1,122	49,792
Items held in Custody	5,649	470	6,119	4,790	415	5,206
Pledged Items	61,839	1,178	63,018	43,880	698	44,578
Accepted independent guaran. and warrant.	0	14	14	0	8	8
Total Off Balance Sheet Commitments	79,420	8,925	88,345	55,240	5,840	61,081

Income-Expenditure

(USD Million)

	March 2010	March 2009
Interest Income	2,003	2,245
Interest on loans	873	805
Interest received from reserve deposits	0	0
Interest received from banks	35	62
Interest received from money market transactions	0	1
Interest received from marketable securities portfolio	1,092	1,374
Other interest income	2	2
Interest Expenses	1,077	1,418
Interest on deposits	979	1,316
Interest on money market transactions	0	1
Interest on funds borrowed	93	94
Interest on securities issued	0	0
Other interest expenses	5	7
Net Interest Income/Expenses	926	827
Net Fees and Commissions Income/Expenses	82	77
Fees and commissions received	96	90
Fees and commissions paid	14	13
Dividend Income	16	4
Trading Profit/Loss (net)	12	1
Profit/loss on trading account securities	2	4
Profit/losses on derivative financial transactions	9	-1
Foreign exchange profit/loss	1	-3
Other Operating Income	104	89
Total Operating Income/Expenses	1,141	997
Provision for Loan Losses or other Receivables (-)	56	151
Specific provisions of banks loans and other receivables*	54	84
General provision expenses*	0	13
Other Operating Expenses (-)	346	272
Personnel Expenses*	191	151
Net Operating Profit/Loss	739	574
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	739	574
Provisions for Taxes on Income from Continuing Operations (±)	-137	-117
Net Profit/Loss from Continuing Operations	602	457
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	602	457

* Used from information and disclosures related to income statement".

Ratios

(%)

	March 2010	March 2009
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	22.9	21.3
Shareholders' Equity / Total Assets	9.0	7.6
(Shareholders' Equity - Permanent Assets) / Total Assets	7.7	6.1
Net On Balance Sheet Position / Total Shareholders' Equity	-11.6	0.1
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-0.1	0.1
Balance-Sheet Ratios		
TC Assets / Total Assets	85.5	83.7
TC Liabilities / Total Liabilities	84.5	83.7
FC Assets / FC Liabilities	93.2	100.0
TC Deposits / Total Deposits	81.3	80.3
TC Loans / Total Loans and Receivables	93.3	96.0
Total Deposits / Total Assets	81.2	80.7
Funds Borrowed / Total Assets	0.0	0.0
Assets Quality		
Financial Assets (net) / Total Assets	57.6	58.3
Total Loans and Receivables / Total Assets	31.3	29.3
Total Loans and Receivables / Total Deposits	38.5	36.3
Loans Under Follow-up (gross) / Total Loans and Receivables	2.2	2.2
Loans Under Follow-up (net) / Total Loans and Receivables	0.5	0.4
Specific Provisions / Loans Under Follow-up	79.0	81.3
Permanent Assets / Total Assets	1.3	1.5
Consumer Loans / Total Loans and Receivables	46.1	43.6
Liquidity		
Liquid Assets / Total Assets	32.6	23.3
Liquid Assets / Short-term Liabilities	48.8	32.1
TC Liquid Assets / Total Assets	23.8	13.2
Profitability		
Net Profit/Losses / Total Assets	0.7	0.7
Net Profit/Losses / Total Shareholders' Equity	8.1	9.3
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.9	0.9
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	1.0	1.1
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	76.4	74.6
Non-interest Income (net) / Total Assets	0.3	0.3
Other Operating Expenses / Total Assets	0.4	0.4
Personnel Expenses / Other Operating Expenses	55.0	55.6
Non-interest Income (net) / Other Operating Expenses	62.0	62.6

Quarterly profitability and income-expenditure ratios, except year-end figures, should be considered periodically.

Türkiye Garanti Bankası A.Ş.

Assets

(USD Million)

	March 2010			%	March 2009			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	725	1,935	2,661	3.8	1,159	1,927	3,086	5.4
Fin.ass.where fair value cha. is refl.to I/S (Net)	725	94	819	1.2	334	80	414	0.7
Financial assets held for trading	725	94	819	1.2	334	80	414	0.7
Public sector debt securities	634	8	642	0.9	88	7	95	0.2
Securities representing a share in capital	6	0	6	0.0	3	0	3	0.0
Derivative financial assets held for trading	75	86	162	0.2	237	73	310	0.5
Other marketable securities	10	0	10	0.0	5	0	5	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	1,805	3,622	5,427	7.8	1,151	4,537	5,688	10.0
Money Market Securities	16	0	16	0.0	0	0	0	0.0
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	16	0	16	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	16,816	1,779	18,595	26.7	9,270	1,589	10,860	19.1
Securities representing a share in capital	36	52	88	0.1	16	34	49	0.1
Public sector debt securities	16,602	603	17,205	24.7	9,103	488	9,591	16.9
Other marketable securities	179	1,123	1,302	1.9	151	1,068	1,219	2.1
Loans	20,265	15,325	35,590	51.1	16,610	13,814	30,425	53.6
Loans	20,017	15,325	35,342	50.8	16,395	13,814	30,209	53.2
Loans granted to the Banks risk group	162	350	512	0.7	43	327	370	0.7
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	19,856	14,974	34,830	50.0	16,352	13,487	29,839	52.5
Loans under follow-up	1,395	0	1,395	2.0	906	0	906	1.6
Specific provisions (-)	1,147	0	1,147	1.6	691	0	691	1.2
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	3,380	910	4,290	6.2	3,495	1,014	4,509	7.9
Public sector debt securities	3,380	910	4,290	6.2	3,495	1,014	4,509	7.9
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	20	0	20	0.0	17	0	17	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	20	0	20	0.0	17	0	17	0.0
Financial investments and associates	18	0	18	0.0	16	0	16	0.0
Non-financial investments and associates	1	0	1	0.0	1	0	1	0.0
Subsidiaries (Net)	184	494	679	1.0	140	366	506	0.9
Financial subsidiaries	175	494	669	1.0	134	366	500	0.9
Non-financial subsidiaries	10	0	10	0.0	7	0	7	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Receivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
Finance lease receivables	0	0	0	0.0	0	0	0	0.0
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	0	0	0.0	0	0	0	0.0
Derivative Financial Assets Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	740	1	741	1.1	648	1	648	1.1
Intangible Assets (Net)	14	0	14	0.0	11	0	11	0.0
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	14	0	14	0.0	11	0	11	0.0
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	93	0	93	0.1	32	0	32	0.1
Current assets for tax	1	0	1	0.0	0	0	0	0.0
Deferred assets for tax	93	0	93	0.1	32	0	32	0.1
Prop.&Equ.for Sale p. and from Term.Op.(Net)	57	0	57	0.1	52	0	52	0.1
Other Assets	562	34	596	0.9	517	46	563	1.0
Total Assets	45,404	24,193	69,597	100.0	33,437	23,374	56,811	100.0

Liabilities

(USD Million)

	March 2010			%	March 2009			%
	TC	FC	Total		TC	FC	Total	
Deposits	25,134	18,322	43,456	62.4	19,291	15,662	34,952	61.5
Deposits held by the Banks risk group	343	342	685	1.0	218	156	374	0.7
Other	24,791	17,980	42,771	61.5	19,072	15,505	34,578	60.9
Derivative Finan. Liabilities Held for Trading	103	105	208	0.3	133	72	205	0.4
Funds Borrowed	2,321	6,356	8,677	12.5	1,485	5,407	6,892	12.1
Money Market Takings	3,720	0	3,720	5.3	5,409	102	5,511	9.7
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	3,720	0	3,720	5.3	5,409	102	5,511	9.7
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	1,563	18	1,581	2.3	1,186	18	1,204	2.1
Other External Resources	440	174	614	0.9	377	159	537	0.9
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	1	2	0.0	0	13	13	0.0
Finance leasing payables	0	2	2	0.0	0	14	14	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	1	1	0.0
Derivative Finan. Liabilities Held for Hedging	0	2	2	0.0	0	3	3	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	2	2	0.0	0	3	3	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	737	21	758	1.1	533	13	546	1.0
General provisions	301	19	320	0.5	282	12	294	0.5
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	140	0	140	0.2	110	0	110	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	296	2	298	0.4	142	1	143	0.3
Liabilities for Tax	395	0	395	0.6	273	0	273	0.5
Current liabilities for tax	395	0	395	0.6	273	0	273	0.5
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia. for Pro. & Equ. for Sale p. and from Term. Op. (Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	567	567	0.8	0	567	567	1.0
Shareholders' Equity	9,379	240	9,619	13.8	6,033	75	6,108	10.8
Paid-in capital	2,771	0	2,771	4.0	2,518	0	2,518	4.4
Supplementary capital	1,872	231	2,104	3.0	1,033	69	1,103	1.9
Share premium	8	0	8	0.0	7	0	7	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	1,001	233	1,234	1.8	256	71	327	0.6
Revaluation changes of property and equip.	395	0	395	0.6	358	0	358	0.6
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est. for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv. & ass., subs. & joint vent.	2	0	2	0.0	1	0	1	0.0
Hedging funds (active part)	-42	-1	-43	-0.1	-52	-2	-54	-0.1
Val. inc. in pro. & equ. held for sale p. and term. ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	510	0	510	0.7	463	0	463	0.8
Profit reserves	2,118	8	2,126	3.1	1,043	5	1,048	1.8
Legal reserves	239	3	242	0.3	161	3	164	0.3
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	1,879	0	1,879	2.7	882	0	882	1.6
Other profit reserves	0	5	5	0.0	0	3	3	0.0
Profit or loss	2,618	0	2,618	3.8	1,439	0	1,439	2.5
Prior years income/loss	1,954	0	1,954	2.8	1,049	0	1,049	1.8
Current year income/loss	663	0	663	1.0	390	0	390	0.7
Total Liabilities	43,792	25,805	69,597	100.0	34,720	22,091	56,811	100.0

Türkiye Garanti Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	March 2010			March 2009		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	3,105	6,617	9,722	2,651	6,363	9,014
Letters of guarantee	3,096	4,799	7,895	2,600	4,345	6,944
Bank acceptances	0	78	78	0	116	116
Letters of credit	9	1,740	1,749	0	1,902	1,902
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	0	0	51	0	51
Commitments	10,632	2,820	13,452	8,865	2,672	11,537
Irrevocable commitments	10,632	2,820	13,451	8,865	2,672	11,536
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	9,185	17,721	26,906	10,049	17,426	27,475
Derivative finan. instruments held for hedging	0	1	1	0	2	2
Trading transactions	9,185	17,721	26,905	10,049	17,424	27,473
Custody and Pledged Securities	134,598	89,062	223,660	97,521	71,580	169,101
Items held in Custody	33,798	10,129	43,926	27,109	9,765	36,875
Pledged Items	100,800	78,934	179,734	70,412	61,815	132,227
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	157,519	116,221	273,740	119,086	98,041	217,127

Income-Expenditure

(USD Million)

	March 2010	March 2009
Interest Income	1,640	1,659
Interest on loans	862	1,000
Interest received from reserve deposits	17	30
Interest received from banks	36	29
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	702	575
Other interest income	23	25
Interest Expenses	729	995
Interest on deposits	540	741
Interest on money market transactions	106	99
Interest on funds borrowed	80	153
Interest on securities issued	0	0
Other interest expenses	2	1
Net Interest Income/Expenses	912	663
Net Fees and Commissions Income/Expenses	292	251
Fees and commissions received	358	320
Fees and commissions paid	67	70
Dividend Income	0	0
Trading Profit/Loss (net)	114	231
Profit/loss on trading account securities	80	47
Profit/losses on derivative financial transactions	-118	232
Foreign exchange profit/loss	152	-48
Other Operating Income	143	50
Total Operating Income/Expenses	1,460	1,194
Provision for Loan Losses or other Receivables (-)	132	346
Specific provisions of banks loans and other receivables*	98	255
General provision expenses*	32	36
Other Operating Expenses (-)	489	347
Personnel Expenses*	190	136
Net Operating Profit/Loss	839	501
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	839	501
Provisions for Taxes on Income from Continuing Operations (±)	-175	-111
Net Profit/Loss from Continuing Operations	663	390
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	663	390

* Used from information and disclosures related to income statement".

Ratios

(%)

	March 2010	March 2009
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	20.6	16.3
Shareholders' Equity / Total Assets	13.8	10.8
(Shareholders' Equity - Permanent Assets) / Total Assets	11.3	8.2
Net On Balance Sheet Position / Total Shareholders' Equity	-0.3	47.6
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.0	-1.6
Balance-Sheet Ratios		
TC Assets / Total Assets	65.2	58.9
TC Liabilities / Total Liabilities	62.9	61.1
FC Assets / FC Liabilities	93.8	105.8
TC Deposits / Total Deposits	57.8	55.2
TC Loans / Total Loans and Receivables	56.9	54.6
Total Deposits / Total Assets	62.4	61.5
Funds Borrowed / Total Assets	12.5	12.1
Assets Quality		
Financial Assets (net) / Total Assets	34.1	27.8
Total Loans and Receivables / Total Assets	51.1	53.6
Total Loans and Receivables / Total Deposits	81.9	87.0
Loans Under Follow-up (gross) / Total Loans and Receivables	3.9	3.0
Loans Under Follow-up (net) / Total Loans and Receivables	0.7	0.7
Specific Provisions / Loans Under Follow-up	82.2	76.2
Permanent Assets / Total Assets	2.5	2.6
Consumer Loans / Total Loans and Receivables	32.7	31.9
Liquidity		
Liquid Assets / Total Assets	39.5	35.3
Liquid Assets / Short-term Liabilities	61.7	52.3
TC Liquid Assets / Total Assets	28.9	21.0
Profitability		
Net Profit/Losses / Total Assets	1.0	0.7
Net Profit/Losses / Total Shareholders' Equity	6.9	6.4
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.2	0.9
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	1.2	0.7
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	55.8	34.2
Non-interest Income (net) / Total Assets	0.8	0.9
Other Operating Expenses / Total Assets	0.7	0.6
Personnel Expenses / Other Operating Expenses	38.8	39.1
Non-interest Income (net) / Other Operating Expenses	112.1	152.9

Quarterly profitability and income-expenditure ratios, except year-end figures, should be considered periodically.

Türkiye Halk Bankası A.Ş.

Assets

(USD Million)

	March 2010			%	March 2009			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	1,128	883	2,011	4.8	1,003	789	1,792	5.7
Fin.ass.where fair value cha. is refl.to I/S (Net)	22	25	47	0.1	14	39	53	0.2
Financial assets held for trading	22	25	47	0.1	14	39	53	0.2
Public sector debt securities	21	12	33	0.1	13	5	18	0.1
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	0	13	13	0.0	0	34	34	0.1
Other marketable securities	1	0	1	0.0	0	0	1	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	57	989	1,047	2.5	15	536	551	1.7
Money Market Securities	0	0	0	0.0	0	79	79	0.2
Interbank money market placements	0	0	0	0.0	0	79	79	0.2
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	2,458	913	3,371	8.1	1,401	689	2,091	6.6
Securities representing a share in capital	3	5	7	0.0	3	4	7	0.0
Public sector debt securities	2,455	909	3,364	8.0	1,393	671	2,064	6.5
Other marketable securities	0	0	0	0.0	6	14	20	0.1
Loans	16,355	6,678	23,034	55.0	11,906	4,402	16,308	51.8
Loans	16,161	6,678	22,839	54.6	11,719	4,402	16,120	51.2
Loans granted to the Banks risk group	0	43	43	0.1	2	49	51	0.2
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	16,161	6,636	22,796	54.4	11,717	4,352	16,069	51.0
Loans under follow-up	1,123	0	1,123	2.7	852	0	852	2.7
Specific provisions (-)	928	0	928	2.2	665	0	665	2.1
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	9,519	1,296	10,814	25.8	8,110	1,406	9,517	30.2
Public sector debt securities	9,519	1,296	10,814	25.8	8,110	1,406	9,517	30.2
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	36	126	162	0.4	28	132	160	0.5
Accounted with equity method	0	126	126	0.3	0	132	132	0.4
Non-consolidated investments and associates	36	0	36	0.1	28	0	28	0.1
Financial investments and associates	35	0	35	0.1	27	0	27	0.1
Non-financial investments and associates	1	0	1	0.0	1	0	1	0.0
Subsidiaries (Net)	54	0	54	0.1	46	0	46	0.1
Financial subsidiaries	54	0	54	0.1	46	0	46	0.1
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Receivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
Finance lease receivables	0	0	0	0.0	0	0	0	0.0
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	0	0	0.0	0	0	0	0.0
Derivative Financial Assets Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	745	0	745	1.8	574	0	574	1.8
Intangible Assets (Net)	8	0	8	0.0	5	0	5	0.0
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	8	0	8	0.0	5	0	5	0.0
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	132	0	132	0.3	53	0	53	0.2
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	132	0	132	0.3	53	0	53	0.2
Prop.&Equ.for Sale p. and from Term.Op.(Net)	77	0	77	0.2	78	0	78	0.2
Other Assets	340	26	366	0.9	182	22	204	0.6
Total Assets	30,931	10,937	41,868	100.0	23,416	8,093	31,509	100.0

Liabilities

(USD Million)

	March 2010			%	March 2009			%
	TC	FC	Total		TC	FC	Total	
Deposits	21,056	9,848	30,903	73.8	15,999	7,849	23,848	75.7
Deposits held by the Banks risk group	82	6	88	0.2	54	1	55	0.2
Other	20,973	9,842	30,816	73.6	15,946	7,847	23,793	75.5
Derivative Finan. Liabilities Held for Trading	0	28	28	0.1	0	8	8	0.0
Funds Borrowed	124	1,345	1,469	3.5	119	1,054	1,173	3.7
Money Market Takings	2,908	421	3,329	8.0	1,887	96	1,984	6.3
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	2,908	421	3,329	8.0	1,887	96	1,984	6.3
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	804	0	804	1.9	825	0	825	2.6
Borrower funds	81	0	81	0.2	223	0	223	0.7
Others	723	0	723	1.7	603	0	603	1.9
Miscellaneous Payables	348	15	363	0.9	248	15	263	0.8
Other External Resources	109	77	186	0.4	78	46	123	0.4
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	501	10	511	1.2	364	8	372	1.2
General provisions	202	0	202	0.5	134	0	134	0.4
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	167	0	167	0.4	148	0	148	0.5
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	131	10	141	0.3	82	8	90	0.3
Liabilities for Tax	126	0	126	0.3	111	0	111	0.4
Current liabilities for tax	126	0	126	0.3	111	0	111	0.4
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia. for Pro. & Equ. for Sale p. and from Term. Op. (Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	0	0	0.0	0	0	0	0.0
Shareholders' Equity	4,108	42	4,150	9.9	2,789	13	2,802	8.9
Paid-in capital	825	0	825	2.0	749	0	749	2.4
Supplementary capital	832	42	874	2.1	720	13	733	2.3
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	43	42	85	0.2	19	13	32	0.1
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est. for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv. & ass., subs. & joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	-16	0	-16	0.0	-31	0	-31	-0.1
Val. inc. in pro. & equ. held for sale p. and term. ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	805	0	805	1.9	732	0	732	2.3
Profit reserves	1,035	0	1,035	2.5	480	0	480	1.5
Legal reserves	335	0	335	0.8	261	0	261	0.8
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	669	0	669	1.6	200	0	200	0.6
Other profit reserves	31	0	31	0.1	20	0	20	0.1
Profit or loss	1,416	0	1,416	3.4	839	0	839	2.7
Prior years income/loss	1,076	0	1,076	2.6	621	0	621	2.0
Current year income/loss	340	0	340	0.8	219	0	219	0.7
Total Liabilities	30,083	11,785	41,868	100.0	22,420	9,089	31,509	100.0

Türkiye Halk Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	March 2010			March 2009		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	2,681	3,994	6,675	1,589	2,467	4,056
Letters of guarantee	2,649	2,120	4,770	1,577	1,517	3,094
Bank acceptances	0	94	94	0	69	69
Letters of credit	0	1,714	1,714	0	877	877
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	32	66	98	12	4	16
Commitments	5,158	671	5,829	2,276	129	2,405
Irrevocable commitments	5,156	671	5,827	2,274	129	2,404
Revocable commitments	2	0	2	2	0	2
Derivative Financial Instruments	613	3,872	4,485	353	1,644	1,997
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	613	3,872	4,485	353	1,644	1,997
Custody and Pledged Securities	187,982	80,897	268,879	103,915	43,577	147,491
Items held in Custody	39,008	3,362	42,370	27,897	3,011	30,908
Pledged Items	148,975	77,535	226,510	76,018	40,566	116,583
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	196,435	89,433	285,868	108,132	47,817	155,949

Income-Expenditure

(USD Million)

	March 2010	March 2009
Interest Income	1,033	1,097
Interest on loans	661	660
Interest received from reserve deposits	0	0
Interest received from banks	13	27
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	356	407
Other interest income	2	3
Interest Expenses	479	690
Interest on deposits	407	625
Interest on money market transactions	9	14
Interest on funds borrowed	55	40
Interest on securities issued	0	0
Other interest expenses	8	10
Net Interest Income/Expenses	554	407
Net Fees and Commissions Income/Expenses	89	61
Fees and commissions received	101	72
Fees and commissions paid	13	11
Dividend Income	3	2
Trading Profit/Loss (net)	40	-4
Profit/loss on trading account securities	58	18
Profit/losses on derivative financial transactions	-72	28
Foreign exchange profit/loss	54	-50
Other Operating Income	61	54
Total Operating Income/Expenses	747	521
Provision for Loan Losses or other Receivables (-)	98	88
Specific provisions of banks loans and other receivables*	73	72
General provision expenses*	20	0
Other Operating Expenses (-)	221	163
Personnel Expenses*	104	85
Net Operating Profit/Loss	428	270
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	428	270
Provisions for Taxes on Income from Continuing Operations (±)	-88	-51
Net Profit/Loss from Continuing Operations	340	219
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	340	219

* Used from information and disclosures related to income statement".

Ratios

(%)

	March 2010	March 2009
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	15.4	14.9
Shareholders' Equity / Total Assets	9.9	8.9
(Shareholders' Equity - Permanent Assets) / Total Assets	7.0	5.6
Net On Balance Sheet Position / Total Shareholders' Equity	-18.5	-16.2
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-3.9	-2.1
Balance-Sheet Ratios		
TC Assets / Total Assets	73.9	74.3
TC Liabilities / Total Liabilities	71.9	71.2
FC Assets / FC Liabilities	92.8	89.0
TC Deposits / Total Deposits	68.1	67.1
TC Loans / Total Loans and Receivables	71.0	73.0
Total Deposits / Total Assets	73.8	75.7
Funds Borrowed / Total Assets	3.5	3.7
Assets Quality		
Financial Assets (net) / Total Assets	34.0	37.0
Total Loans and Receivables / Total Assets	55.0	51.8
Total Loans and Receivables / Total Deposits	74.5	68.4
Loans Under Follow-up (gross) / Total Loans and Receivables	4.9	5.2
Loans Under Follow-up (net) / Total Loans and Receivables	0.8	1.1
Specific Provisions / Loans Under Follow-up	82.7	78.0
Permanent Assets / Total Assets	3.0	3.3
Consumer Loans / Total Loans and Receivables	23.5	20.0
Liquidity		
Liquid Assets / Total Assets	15.5	14.5
Liquid Assets / Short-term Liabilities	24.1	21.9
TC Liquid Assets / Total Assets	8.8	7.7
Profitability		
Net Profit/Losses / Total Assets	0.8	0.7
Net Profit/Losses / Total Shareholders' Equity	8.2	7.8
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.0	0.9
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	1.1	1.1
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	64.3	64.3
Non-interest Income (net) / Total Assets	0.5	0.4
Other Operating Expenses / Total Assets	0.5	0.5
Personnel Expenses / Other Operating Expenses	47.1	52.5
Non-interest Income (net) / Other Operating Expenses	87.5	70.2

Quarterly profitability and income-expenditure ratios, except year-end figures, should be considered periodically.

Türkiye İş Bankası A.Ş.

Assets

(USD Million)

	March 2010			%	March 2009			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	3,176	1,800	4,976	6.4	5,423	1,715	7,138	12.1
Fin.ass.where fair value cha. is refl.to I/S (Net)	306	122	427	0.6	247	97	343	0.6
Financial assets held for trading	306	122	427	0.6	247	97	343	0.6
Public sector debt securities	296	35	331	0.4	183	28	212	0.4
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	10	87	97	0.1	63	68	131	0.2
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	102	4,915	5,018	6.5	166	3,763	3,930	6.6
Money Market Securities	0	37	37	0.0	0	0	0	0.0
Interbank money market placements	0	37	37	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	12,085	7,583	19,668	25.3	5,497	8,423	13,920	23.5
Securities representing a share in capital	8	0	8	0.0	6	0	6	0.0
Public sector debt securities	12,077	5,994	18,071	23.3	5,491	6,897	12,387	21.0
Other marketable securities	0	1,588	1,588	2.0	0	1,526	1,526	2.6
Loans	23,289	9,886	33,175	42.7	18,884	8,957	27,841	47.1
Loans	23,289	9,886	33,175	42.7	18,884	8,957	27,841	47.1
Loans granted to the Banks risk group	115	293	408	0.5	96	340	436	0.7
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	23,174	9,593	32,767	42.2	18,788	8,617	27,405	46.4
Loans under follow-up	1,844	34	1,877	2.4	1,460	32	1,492	2.5
Specific provisions (-)	1,844	34	1,877	2.4	1,460	32	1,492	2.5
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	7,975	706	8,681	11.2	2,258	6	2,264	3.8
Public sector debt securities	7,971	0	7,971	10.3	2,254	0	2,254	3.8
Other marketable securities	4	706	710	0.9	3	6	9	0.0
Investments and Associates (Net)	490	0	490	0.6	446	0	446	0.8
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	490	0	490	0.6	446	0	446	0.8
Financial investments and associates	58	0	58	0.1	53	0	53	0.1
Non-financial investments and associates	432	0	432	0.6	393	0	393	0.7
Subsidiaries (Net)	2,893	28	2,920	3.8	1,396	25	1,421	2.4
Financial subsidiaries	1,578	28	1,605	2.1	614	25	639	1.1
Non-financial subsidiaries	1,315	0	1,315	1.7	782	0	782	1.3
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Receivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
Finance lease receivables	0	0	0	0.0	0	0	0	0.0
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	0	0	0.0	0	0	0	0.0
Derivative Financial Assets Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	1,224	2	1,226	1.6	1,120	2	1,122	1.9
Intangible Assets (Net)	29	0	29	0.0	32	0	32	0.1
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	29	0	29	0.0	32	0	32	0.1
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	416	0	416	0.5	182	0	182	0.3
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	416	0	416	0.5	182	0	182	0.3
Prop.&Equ.for Sale p. and from Term.Op.(Net)	21	0	21	0.0	14	0	14	0.0
Other Assets	353	270	623	0.8	314	144	457	0.8
Total Assets	52,360	25,348	77,708	100.0	35,978	23,132	59,110	100.0

Liabilities

(USD Million)

	March 2010			%	March 2009			%
	TC	FC	Total		TC	FC	Total	
Deposits	32,198	17,656	49,854	64.2	23,719	14,758	38,477	65.1
Deposits held by the Banks risk group	961	852	1,813	2.3	538	654	1,192	2.0
Other	31,237	16,804	48,041	61.8	23,181	14,103	37,285	63.1
Derivative Finan. Liabilities Held for Trading	168	125	294	0.4	97	97	194	0.3
Funds Borrowed	1,540	4,695	6,235	8.0	1,581	5,263	6,845	11.6
Money Market Takings	3,693	3,587	7,281	9.4	2,287	1,599	3,886	6.6
Interbank money market takings	0	0	0	0.0	0	205	205	0.3
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	3,693	3,587	7,281	9.4	2,287	1,393	3,681	6.2
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	1,642	63	1,706	2.2	941	43	984	1.7
Other External Resources	383	173	556	0.7	300	463	762	1.3
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	9	9	0.0	0	30	30	0.1
Finance leasing payables	0	10	10	0.0	0	33	33	0.1
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	1	1	0.0	0	3	3	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	2,259	10	2,270	2.9	1,869	62	1,932	3.3
General provisions	343	0	343	0.4	274	0	274	0.5
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	116	0	116	0.1	97	0	97	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	1,801	10	1,812	2.3	1,499	62	1,561	2.6
Liabilities for Tax	344	0	345	0.4	118	0	118	0.2
Current liabilities for tax	344	0	345	0.4	118	0	118	0.2
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia. for Pro. & Equ. for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	0	0	0.0	0	0	0	0.0
Shareholders' Equity	9,133	27	9,159	11.8	5,871	10	5,881	9.9
Paid-in capital	2,969	0	2,969	3.8	1,652	0	1,652	2.8
Supplementary capital	2,009	27	2,036	2.6	825	10	835	1.4
Share premium	2	0	2	0.0	2	0	2	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	941	27	968	1.2	-363	10	-353	-0.6
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est. for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv. & ass., subs. & joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	0.0
Val. inc. in pro. & equ. held for sale p. and term. ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	1,066	0	1,066	1.4	1,185	0	1,185	2.0
Profit reserves	3,551	0	3,551	4.6	2,837	0	2,837	4.8
Legal reserves	953	0	953	1.2	764	0	764	1.3
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	2,600	0	2,600	3.3	2,080	0	2,080	3.5
Other profit reserves	-2	0	-2	0.0	-7	0	-7	0.0
Profit or loss	603	0	603	0.8	557	0	557	0.9
Prior years income/loss	0	0	0	0.0	194	0	194	0.3
Current year income/loss	603	0	603	0.8	363	0	363	0.6
Total Liabilities	51,361	26,347	77,708	100.0	36,785	22,326	59,110	100.0

Türkiye İş Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	March 2010			March 2009		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	3,536	5,263	8,799	2,486	4,862	7,348
Letters of guarantee	3,498	3,112	6,610	2,486	2,653	5,139
Bank acceptances	0	101	101	0	79	79
Letters of credit	0	1,892	1,892	0	2,006	2,006
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	24	24	0	68	68
Other guarantees and warranties	39	134	173	0	56	56
Commitments	13,358	2,422	15,781	9,860	1,843	11,704
Irrevocable commitments	13,358	2,422	15,781	9,860	1,843	11,704
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	5,193	13,155	18,348	5,036	7,304	12,340
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	5,193	13,155	18,348	5,036	7,304	12,340
Custody and Pledged Securities	55,458	12,363	67,821	57,628	10,712	68,340
Items held in Custody	18,024	2,901	20,925	31,265	2,656	33,921
Pledged Items	37,434	9,462	46,896	26,363	8,056	34,418
Accepted independent guaran. and warrant.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	77,545	33,204	110,749	75,010	24,721	99,732

Income-Expenditure

(USD Million)

	March 2010	March 2009
Interest Income	1,599	1,647
Interest on loans	954	1,136
Interest received from reserve deposits	20	37
Interest received from banks	8	21
Interest received from money market transactions	2	30
Interest received from marketable securities portfolio	608	411
Other interest income	7	12
Interest Expenses	771	994
Interest on deposits	618	872
Interest on money market transactions	84	97
Interest on funds borrowed	68	20
Interest on securities issued	0	0
Other interest expenses	2	5
Net Interest Income/Expenses	827	653
Net Fees and Commissions Income/Expenses	210	174
Fees and commissions received	229	191
Fees and commissions paid	19	17
Dividend Income	73	90
Trading Profit/Loss (net)	83	118
Profit/loss on trading account securities	62	12
Profit/losses on derivative financial transactions	-47	-47
Foreign exchange profit/loss	68	152
Other Operating Income	253	131
Total Operating Income/Expenses	1,447	1,166
Provision for Loan Losses or other Receivables (-)	271	348
Specific provisions of banks loans and other receivables*	180	259
General provision expenses*	35	2
Other Operating Expenses (-)	441	362
Personnel Expenses*	222	184
Net Operating Profit/Loss	736	455
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	736	455
Provisions for Taxes on Income from Continuing Operations (±)	-133	-92
Net Profit/Loss from Continuing Operations	603	363
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	603	363

* Used from information and disclosures related to income statement".

Ratios

(%)

	March 2010	March 2009
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	17.6	15.4
Shareholders' Equity / Total Assets	11.8	9.9
(Shareholders' Equity - Permanent Assets) / Total Assets	5.8	4.8
Net On Balance Sheet Position / Total Shareholders' Equity	-0.7	34.0
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-0.5	6.4
Balance-Sheet Ratios		
TC Assets / Total Assets	67.4	60.9
TC Liabilities / Total Liabilities	66.1	62.2
FC Assets / FC Liabilities	96.2	103.6
TC Deposits / Total Deposits	64.6	61.6
TC Loans / Total Loans and Receivables	70.2	67.8
Total Deposits / Total Assets	64.2	65.1
Funds Borrowed / Total Assets	8.0	11.6
Assets Quality		
Financial Assets (net) / Total Assets	37.0	28.0
Total Loans and Receivables / Total Assets	42.7	47.1
Total Loans and Receivables / Total Deposits	66.5	72.4
Loans Under Follow-up (gross) / Total Loans and Receivables	5.7	5.4
Loans Under Follow-up (net) / Total Loans and Receivables	0.0	0.0
Specific Provisions / Loans Under Follow-up	100.0	100.0
Permanent Assets / Total Assets	6.0	5.1
Consumer Loans / Total Loans and Receivables	30.2	29.7
Liquidity		
Liquid Assets / Total Assets	38.8	42.9
Liquid Assets / Short-term Liabilities	66.2	69.5
TC Liquid Assets / Total Assets	20.2	19.2
Profitability		
Net Profit/Losses / Total Assets	0.8	0.6
Net Profit/Losses / Total Shareholders' Equity	6.6	6.2
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.9	0.8
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	0.8	0.7
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	44.7	33.8
Non-interest Income (net) / Total Assets	0.8	0.9
Other Operating Expenses / Total Assets	0.6	0.6
Personnel Expenses / Other Operating Expenses	50.3	51.0
Non-interest Income (net) / Other Operating Expenses	140.7	141.6

Quarterly profitability and income-expenditure ratios, except year-end figures, should be considered periodically.

Türkiye Kalkınma Bankası A.Ş.

Assets

(USD Million)

	March 2010			%	March 2009			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	0	0	0	0.0	0	0	0	0.0
Fin.ass.where fair value cha. is refl.to I/S (Net)	73	0	73	8.7	60	0	60	8.9
Financial assets held for trading	73	0	73	8.7	60	0	60	8.9
Public sector debt securities	73	0	73	8.7	60	0	60	8.9
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	2	26	28	3.3	2	21	22	3.3
Money Market Securities	69	0	69	8.2	103	0	103	15.4
Interbank money market placements	69	0	69	8.2	103	0	103	15.4
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	24	0	24	2.9	4	0	4	0.6
Securities representing a share in capital	1	0	1	0.1	1	0	1	0.1
Public sector debt securities	21	0	21	2.6	0	0	0	0.0
Other marketable securities	2	0	2	0.3	4	0	4	0.5
Loans	149	394	542	64.9	159	250	408	61.0
Loans	130	394	524	62.8	157	250	406	60.7
Loans granted to the Banks risk group	1	0	1	0.1	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	130	394	524	62.7	157	250	406	60.7
Loans under follow-up	59	0	59	7.1	40	0	40	6.0
Specific provisions (-)	41	0	41	4.9	38	0	38	5.7
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	52	0	52	6.2	26	0	26	3.9
Public sector debt securities	52	0	52	6.2	26	0	26	3.9
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	5	0	5	0.6	3	0	3	0.5
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	5	0	5	0.6	3	0	3	0.5
Financial investments and associates	0	0	0	0.1	0	0	0	0.1
Non-financial investments and associates	5	0	5	0.6	3	0	3	0.5
Subsidiaries (Net)	7	0	7	0.8	6	0	6	1.0
Financial subsidiaries	6	0	6	0.7	5	0	5	0.8
Non-financial subsidiaries	1	0	1	0.1	1	0	1	0.1
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Receivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
Finance lease receivables	0	0	0	0.0	0	0	0	0.0
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	0	0	0.0	0	0	0	0.0
Derivative Financial Assets Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	28	0	28	3.3	24	0	24	3.5
Intangible Assets (Net)	0	0	0	0.0	0	0	0	0.1
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.1
Real Estates for Investment Purpose (Net)	2	0	2	0.2	0	0	0	0.0
Assets for Tax	4	0	4	0.5	11	0	11	1.7
Current assets for tax	0	0	0	0.0	6	0	6	0.9
Deferred assets for tax	4	0	4	0.5	5	0	5	0.8
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	1	1	2	0.2	1	0	1	0.1
Total Assets	414	421	835	100.0	399	271	669	100.0

Liabilities

(USD Million)

	March 2010			%	March 2009			%
	TC	FC	Total		TC	FC	Total	
Deposits	0	0	0	0.0	0	0	0	0.0
Deposits held by the Banks risk group	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Trading	0	0	0	0.0	0	0	0	0.0
Funds Borrowed	1	413	413	49.5	5	266	271	40.5
Money Market Takings	0	0	0	0.0	0	0	0	0.0
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	0	0	0	0.0	0	0	0	0.0
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	69	0	69	8.2	76	0	76	11.4
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	69	0	69	8.2	76	0	76	11.4
Miscellaneous Payables	1	0	1	0.2	1	0	1	0.2
Other External Resources	3	1	3	0.4	3	0	3	0.5
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	16	0	16	1.9	13	0	13	2.0
General provisions	5	0	5	0.6	4	0	4	0.5
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	11	0	11	1.4	10	0	10	1.4
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	0	0	0	0.0	0	0	0	0.0
Liabilities for Tax	1	0	1	0.2	8	0	8	1.2
Current liabilities for tax	1	0	1	0.2	8	0	8	1.2
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia. for Pro. & Equ. for Sale p. and from Term. Op. (Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	0	0	0.0	0	0	0	0.0
Shareholders' Equity	331	0	331	39.6	296	0	296	44.3
Paid-in capital	106	0	106	12.6	96	0	96	14.3
Supplementary capital	138	0	138	16.6	127	0	127	19.0
Share premium	1	0	1	0.1	1	0	1	0.1
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	1	0	1	0.2	3	0	3	0.4
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est. for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv. & ass., subs. & joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	0.0
Val. inc. in pro. & equ. held for sale p. and term. ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	136	0	136	16.3	124	0	124	18.5
Profit reserves	68	0	68	8.1	45	0	45	6.8
Legal reserves	17	0	17	2.1	15	0	15	2.2
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	50	0	50	6.0	31	0	31	4.6
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	19	0	19	2.3	28	0	28	4.2
Prior years income/loss	17	0	17	2.0	22	0	22	3.3
Current year income/loss	2	0	2	0.2	6	0	6	0.9
Total Liabilities	421	414	835	100.0	403	266	669	100.0

Türkiye Kalkınma Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	March 2010			March 2009		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	0	6	6	0	0	0
Letters of guarantee	0	0	0	0	0	0
Bank acceptances	0	0	0	0	0	0
Letters of credit	0	6	6	0	0	0
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	0	0	0	0	0
Commitments	38	506	544	21	117	138
Irrevocable commitments	0	13	13	0	13	13
Revocable commitments	38	494	531	21	104	126
Derivative Financial Instruments	0	0	0	0	0	0
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	0	0	0	0	0	0
Custody and Pledged Securities	1,922	2,620	4,542	1,768	2,242	4,010
Items held in Custody	8	0	9	10	0	10
Pledged Items	1,913	2,620	4,533	1,758	2,242	4,000
Accepted independent guaran. and warrant.	1	0	1	0	0	0
Total Off Balance Sheet Commitments	1,960	3,133	5,092	1,789	2,360	4,149

Income-Expenditure

(USD Million)

	March 2010	March 2009
Interest Income	13	16
Interest on loans	8	8
Interest received from reserve deposits	0	0
Interest received from banks	0	0
Interest received from money market transactions	1	3
Interest received from marketable securities portfolio	3	4
Other interest income	0	0
Interest Expenses	3	4
Interest on deposits	0	0
Interest on money market transactions	2	3
Interest on funds borrowed	0	0
Interest on securities issued	0	0
Other interest expenses	1	1
Net Interest Income/Expenses	10	11
Net Fees and Commissions Income/Expenses	1	2
Fees and commissions received	1	2
Fees and commissions paid	0	0
Dividend Income	0	0
Trading Profit/Loss (net)	0	1
Profit/loss on trading account securities	0	0
Profit/losses on derivative financial transactions	0	0
Foreign exchange profit/loss	0	1
Other Operating Income	5	2
Total Operating Income/Expenses	16	17
Provision for Loan Losses or other Receivables (-)	2	1
Specific provisions of banks loans and other receivables*	0	0
General provision expenses*	0	1
Other Operating Expenses (-)	10	8
Personnel Expenses*	7	6
Net Operating Profit/Loss	5	7
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	5	7
Provisions for Taxes on Income from Continuing Operations (±)	-2	-1
Net Profit/Loss from Continuing Operations	2	6
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	2	6

* Used from information and disclosures related to income statement".

Ratios

(%)

	March 2010	March 2009
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	85.0	74.0
Shareholders' Equity / Total Assets	39.6	44.3
(Shareholders' Equity - Permanent Assets) / Total Assets	32.6	38.9
Net On Balance Sheet Position / Total Shareholders' Equity	2.6	1.5
Net On and Off Balance Sheet Position / Total Shareholders' Equity	2.6	1.5
Balance-Sheet Ratios		
TC Assets / Total Assets	49.6	59.6
TC Liabilities / Total Liabilities	50.5	60.2
FC Assets / FC Liabilities	101.7	101.6
TC Deposits / Total Deposits	-	-
TC Loans / Total Loans and Receivables	27.4	38.9
Total Deposits / Total Assets	0.0	0.0
Funds Borrowed / Total Assets	49.5	40.5
Assets Quality		
Financial Assets (net) / Total Assets	17.8	13.4
Total Loans and Receivables / Total Assets	64.9	61.0
Total Loans and Receivables / Total Deposits	-	-
Loans Under Follow-up (gross) / Total Loans and Receivables	10.9	9.9
Loans Under Follow-up (net) / Total Loans and Receivables	3.3	0.5
Specific Provisions / Loans Under Follow-up	69.5	95.1
Permanent Assets / Total Assets	7.0	5.4
Consumer Loans / Total Loans and Receivables	0.8	1.0
Liquidity		
Liquid Assets / Total Assets	23.2	28.2
Liquid Assets / Short-term Liabilities	3,158.4	2,870.4
TC Liquid Assets / Total Assets	20.0	25.2
Profitability		
Net Profit/Losses / Total Assets	0.2	0.9
Net Profit/Losses / Total Shareholders' Equity	0.6	2.0
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.5	1.1
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	1.2	1.7
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	60.4	68.7
Non-interest Income (net) / Total Assets	0.7	0.8
Other Operating Expenses / Total Assets	1.2	1.3
Personnel Expenses / Other Operating Expenses	72.3	74.3
Non-interest Income (net) / Other Operating Expenses	62.1	62.1

Quarterly profitability and income-expenditure ratios, except year-end figures, should be considered periodically.

Türkiye Sınai Kalkınma Bankası A.Ş.

Assets

(USD Million)

	March 2010			%	March 2009			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	0	1	2	0.0	0	2	2	0.0
Fin.ass.where fair value cha. is refl.to I/S (Net)	15	29	44	0.9	25	2	27	0.7
Financial assets held for trading	15	29	44	0.9	25	2	27	0.7
Public sector debt securities	11	25	36	0.8	12	0	12	0.3
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	4	4	8	0.2	13	2	14	0.4
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	78	6	84	1.8	22	118	140	3.5
Money Market Securities	0	0	0	0.0	0	0	0	0.0
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	1,106	362	1,468	31.2	845	277	1,122	27.9
Securities representing a share in capital	13	2	15	0.3	11	2	12	0.3
Public sector debt securities	1,078	269	1,347	28.7	821	241	1,063	26.4
Other marketable securities	14	91	105	2.2	13	34	47	1.2
Loans	975	1,624	2,600	55.3	1,017	1,289	2,306	57.3
Loans	975	1,624	2,600	55.3	1,017	1,289	2,306	57.3
Loans granted to the Banks risk group	129	108	237	5.0	79	36	115	2.9
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	846	1,516	2,362	50.2	937	1,254	2,191	54.4
Loans under follow-up	9	4	13	0.3	11	4	14	0.4
Specific provisions (-)	9	4	13	0.3	11	4	14	0.4
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	187	0	187	4.0	58	0	58	1.4
Public sector debt securities	187	0	187	4.0	58	0	58	1.4
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	78	0	78	1.7	30	0	30	0.7
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	78	0	78	1.7	30	0	30	0.7
Financial investments and associates	72	0	72	1.5	25	0	25	0.6
Non-financial investments and associates	5	0	5	0.1	5	0	5	0.1
Subsidiaries (Net)	103	0	103	2.2	85	0	85	2.1
Financial subsidiaries	102	0	102	2.2	85	0	85	2.1
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Receivables From Leasing Transactions	0	73	73	1.6	1	124	124	3.1
Finance lease receivables	0	77	77	1.6	1	135	135	3.4
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	3	3	0.1	0	11	11	0.3
Derivative Financial Assets Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	15	0	15	0.3	17	0	17	0.4
Intangible Assets (Net)	0	0	0	0.0	0	0	0	0.0
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	18	0	18	0.4	11	0	11	0.3
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	18	0	18	0.4	11	0	11	0.3
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	2	29	31	0.7	1	102	103	2.6
Total Assets	2,577	2,124	4,701	100.0	2,112	1,913	4,025	100.0

Liabilities

(USD Million)

	March 2010			%	March 2009			%
	TC	FC	Total		TC	FC	Total	
Deposits	0	0	0	0.0	0	0	0	0.0
Deposits held by the Banks risk group	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Trading	0	3	4	0.1	13	1	15	0.4
Funds Borrowed	17	2,762	2,779	59.1	4	2,752	2,755	68.5
Money Market Takings	881	137	1,018	21.7	619	32	652	16.2
Interbank money market takings	0	88	88	1.9	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	881	49	930	19.8	619	32	652	16.2
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	27	11	37	0.8	12	10	22	0.5
Other External Resources	0	0	0	0.0	0	0	0	0.0
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	65	0	65	1.4	39	0	39	1.0
General provisions	23	0	23	0.5	21	0	21	0.5
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	2	0	2	0.0	2	0	2	0.0
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	39	0	39	0.8	16	0	16	0.4
Liabilities for Tax	12	0	12	0.3	11	0	11	0.3
Current liabilities for tax	12	0	12	0.3	11	0	11	0.3
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia. for Pro. & Equ. for Sale p. and from Term. Op. (Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	51	51	1.1	0	52	52	1.3
Shareholders' Equity	726	10	735	15.6	506	-27	480	11.9
Paid-in capital	396	0	396	8.4	300	0	300	7.4
Supplementary capital	61	10	71	1.5	16	-27	-11	-0.3
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	40	10	50	1.1	-1	-27	-28	-0.7
Revaluation changes of property and equip.	21	0	21	0.4	17	0	17	0.4
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est. for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv. & ass., subs. & joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	0.0
Val. inc. in pro. & equ. held for sale p. and term. ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	0	0	0	0.0	0	0	0	0.0
Profit reserves	156	0	156	3.3	113	0	113	2.8
Legal reserves	49	0	49	1.0	34	0	34	0.8
Status reserves	24	0	24	0.5	17	0	17	0.4
Extraordinary reserves	81	0	81	1.7	60	0	60	1.5
Other profit reserves	2	0	2	0.0	2	0	2	0.0
Profit or loss	113	0	113	2.4	78	0	78	1.9
Prior years income/loss	76	0	76	1.6	58	0	58	1.4
Current year income/loss	37	0	37	0.8	20	0	20	0.5
Total Liabilities	1,727	2,974	4,701	100.0	1,204	2,821	4,025	100.0

Türkiye Sınai Kalkınma Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	March 2010			March 2009		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	224	256	481	144	208	352
Letters of guarantee	170	68	238	135	45	180
Bank acceptances	0	0	0	0	0	0
Letters of credit	0	120	120	0	159	159
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	55	68	123	9	4	13
Commitments	315	653	969	272	312	584
Irrevocable commitments	81	300	381	66	118	184
Revocable commitments	234	353	587	207	194	400
Derivative Financial Instruments	295	1,515	1,810	214	700	914
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	295	1,515	1,810	214	700	914
Custody and Pledged Securities	2,031	12,795	14,826	3,209	7,119	10,328
Items held in Custody	1,197	89	1,286	3,019	60	3,079
Pledged Items	834	12,706	13,541	191	7,059	7,249
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	2,866	15,220	18,086	3,840	8,339	12,179

Income-Expenditure

(USD Million)

	March 2010	March 2009
Interest Income	75	101
Interest on loans	29	57
Interest received from reserve deposits	0	0
Interest received from banks	1	1
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	44	40
Other interest income	1	2
Interest Expenses	22	70
Interest on deposits	0	0
Interest on money market transactions	7	54
Interest on funds borrowed	15	16
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	52	31
Net Fees and Commissions Income/Expenses	1	1
Fees and commissions received	1	1
Fees and commissions paid	0	0
Dividend Income	4	1
Trading Profit/Loss (net)	-1	-1
Profit/loss on trading account securities	-1	0
Profit/losses on derivative financial transactions	-2	-4
Foreign exchange profit/loss	2	3
Other Operating Income	2	8
Total Operating Income/Expenses	59	39
Provision for Loan Losses or other Receivables (-)	5	6
Specific provisions of banks loans and other receivables*	0	0
General provision expenses*	1	1
Other Operating Expenses (-)	9	8
Personnel Expenses*	5	5
Net Operating Profit/Loss	45	26
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	45	26
Provisions for Taxes on Income from Continuing Operations (±)	-8	-5
Net Profit/Loss from Continuing Operations	37	20
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	37	20

* Used from information and disclosures related to income statement".

Ratios

(%)

	March 2010	March 2009
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	24.9	20.6
Shareholders' Equity / Total Assets	15.6	11.9
(Shareholders' Equity - Permanent Assets) / Total Assets	11.5	8.6
Net On Balance Sheet Position / Total Shareholders' Equity	11.2	11.0
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.8	-5.9
Balance-Sheet Ratios		
TC Assets / Total Assets	54.8	52.5
TC Liabilities / Total Liabilities	36.7	29.9
FC Assets / FC Liabilities	71.4	67.8
TC Deposits / Total Deposits	-	-
TC Loans / Total Loans and Receivables	37.5	44.1
Total Deposits / Total Assets	0.0	0.0
Funds Borrowed / Total Assets	59.1	68.5
Assets Quality		
Financial Assets (net) / Total Assets	36.1	30.0
Total Loans and Receivables / Total Assets	55.3	57.3
Total Loans and Receivables / Total Deposits	-	-
Loans Under Follow-up (gross) / Total Loans and Receivables	0.5	0.6
Loans Under Follow-up (net) / Total Loans and Receivables	0.0	0.0
Specific Provisions / Loans Under Follow-up	100.0	100.0
Permanent Assets / Total Assets	4.2	3.3
Consumer Loans / Total Loans and Receivables	0.0	0.0
Liquidity		
Liquid Assets / Total Assets	34.0	32.0
Liquid Assets / Short-term Liabilities	141.9	182.2
TC Liquid Assets / Total Assets	25.5	22.2
Profitability		
Net Profit/Losses / Total Assets	0.8	0.5
Net Profit/Losses / Total Shareholders' Equity	5.0	4.3
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.0	0.6
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	1.1	0.8
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	88.2	78.0
Non-interest Income (net) / Total Assets	0.1	0.2
Other Operating Expenses / Total Assets	0.2	0.2
Personnel Expenses / Other Operating Expenses	59.0	59.7
Non-interest Income (net) / Other Operating Expenses	75.7	106.3

Quarterly profitability and income-expenditure ratios, except year-end figures, should be considered periodically.

Türkiye Vakıflar Bankası T.A.O.

Assets

(USD Million)

	March 2010			%	March 2009			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	985	956	1,941	4.2	1,029	727	1,756	5.2
Fin.ass.where fair value cha. is refl.to I/S (Net)	0	26	26	0.1	2	29	31	0.1
Financial assets held for trading	0	26	26	0.1	2	29	31	0.1
Public sector debt securities	0	11	11	0.0	0	9	9	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	0	14	15	0.0	2	20	21	0.1
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	23	1,798	1,822	4.0	1	1,127	1,127	3.3
Money Market Securities	1,848	0	1,848	4.0	2,878	0	2,878	8.5
Interbank money market placements	1,848	0	1,848	4.0	2,878	0	2,878	8.5
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	10,595	1,624	12,219	26.6	4,263	1,079	5,342	15.9
Securities representing a share in capital	0	7	7	0.0	6	6	12	0.0
Public sector debt securities	10,595	1,599	12,194	26.6	4,258	1,069	5,327	15.8
Other marketable securities	0	18	18	0.0	0	4	4	0.0
Loans	16,515	7,592	24,108	52.5	12,051	6,768	18,820	55.9
Loans	16,339	7,592	23,931	52.1	11,904	6,768	18,672	55.4
Loans granted to the Banks risk group	406	139	545	1.2	44	35	79	0.2
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	15,933	7,453	23,386	50.9	11,860	6,733	18,593	55.2
Loans under follow-up	1,537	0	1,537	3.3	1,026	0	1,026	3.0
Specific provisions (-)	1,361	0	1,361	3.0	878	0	878	2.6
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	1,302	915	2,217	4.8	1,336	1,015	2,351	7.0
Public sector debt securities	1,302	891	2,193	4.8	1,336	977	2,313	6.9
Other marketable securities	0	24	24	0.1	0	38	38	0.1
Investments and Associates (Net)	107	0	107	0.2	31	0	31	0.1
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	107	0	107	0.2	31	0	31	0.1
Financial investments and associates	102	0	102	0.2	26	0	26	0.1
Non-financial investments and associates	5	0	5	0.0	5	0	5	0.0
Subsidiaries (Net)	322	66	388	0.8	222	60	283	0.8
Financial subsidiaries	236	66	302	0.7	136	60	196	0.6
Non-financial subsidiaries	86	0	86	0.2	87	0	87	0.3
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Receivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
Finance lease receivables	0	0	0	0.0	0	0	0	0.0
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	0	0	0.0	0	0	0	0.0
Derivative Financial Assets Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	710	0	711	1.5	589	0	589	1.7
Intangible Assets (Net)	30	0	30	0.1	19	0	19	0.1
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	30	0	30	0.1	19	0	19	0.1
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	50	0	50	0.1	61	0	61	0.2
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	50	0	50	0.1	61	0	61	0.2
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	334	107	441	1.0	229	166	395	1.2
Total Assets	32,822	13,085	45,907	100.0	22,712	10,971	33,683	100.0

Liabilities

(USD Million)

	March 2010			%	March 2009			%
	TC	FC	Total		TC	FC	Total	
Deposits	22,690	9,255	31,945	69.6	16,557	7,125	23,682	70.3
Deposits held by the Banks risk group	948	114	1,062	2.3	780	53	833	2.5
Other	21,743	9,141	30,884	67.3	15,777	7,072	22,849	67.8
Derivative Finan. Liabilities Held for Trading	9	20	30	0.1	5	20	25	0.1
Funds Borrowed	27	3,741	3,768	8.2	41	3,663	3,704	11.0
Money Market Takings	2,826	737	3,563	7.8	1,189	289	1,478	4.4
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	2,826	737	3,563	7.8	1,189	289	1,478	4.4
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	50	0	50	0.1	58	0	58	0.2
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	50	0	50	0.1	58	0	58	0.2
Miscellaneous Payables	667	33	700	1.5	302	43	345	1.0
Other External Resources	88	81	169	0.4	96	120	216	0.6
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	5	5	0.0
Finance leasing payables	0	0	0	0.0	0	6	6	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	491	14	505	1.1	437	14	451	1.3
General provisions	215	3	218	0.5	159	4	162	0.5
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	157	0	157	0.3	174	0	174	0.5
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	119	12	130	0.3	104	10	114	0.3
Liabilities for Tax	121	3	124	0.3	118	3	121	0.4
Current liabilities for tax	121	3	124	0.3	118	3	121	0.4
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia.for Pro.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	0	0	0.0	0	0	0	0.0
Shareholders' Equity	4,949	105	5,054	11.0	3,604	-4	3,601	10.7
Paid-in capital	1,649	0	1,649	3.6	1,499	0	1,499	4.4
Supplementary capital	856	105	961	2.1	566	-4	563	1.7
Share premium	478	0	478	1.0	434	0	434	1.3
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	331	105	436	0.9	93	-4	89	0.3
Revaluation changes of property and equip.	3	0	3	0.0	0	0	0	0.0
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est.for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv.&ass.,subs.& joint vent.	44	0	44	0.1	39	0	39	0.1
Hedging funds (active part)	0	0	0	0.0	0	0	0	0.0
Val.inc.in pro.& equ.held for sale p.and term.ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	0	0	0	0.0	0	0	0	0.0
Profit reserves	2,243	0	2,243	4.9	912	0	912	2.7
Legal reserves	314	0	314	0.7	168	0	168	0.5
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	1,779	0	1,779	3.9	633	0	633	1.9
Other profit reserves	149	0	149	0.3	111	0	111	0.3
Profit or loss	201	0	201	0.4	628	0	628	1.9
Prior years income/loss	0	0	0	0.0	452	0	452	1.3
Current year income/loss	201	0	201	0.4	176	0	176	0.5
Total Liabilities	31,919	13,988	45,907	100.0	22,406	11,278	33,683	100.0

Türkiye Vakıflar Bankası T.A.O.

Off Balance Sheet Commitments

(USD Million)

	March 2010			March 2009		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	3,011	2,885	5,896	2,010	2,974	4,984
Letters of guarantee	3,008	1,183	4,191	2,008	1,226	3,234
Bank acceptances	0	127	127	0	309	309
Letters of credit	3	1,569	1,572	2	1,430	1,433
Prefinancing given as guarantee	0	5	5	0	8	8
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	1	1	0	1	1
Commitments	5,641	412	6,053	3,788	282	4,071
Irrevocable commitments	5,636	412	6,048	3,784	282	4,066
Revocable commitments	5	0	5	5	0	5
Derivative Financial Instruments	1,191	1,711	2,902	416	1,795	2,210
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	1,191	1,711	2,902	416	1,795	2,210
Custody and Pledged Securities	49,288	15,519	64,807	37,318	13,412	50,730
Items held in Custody	10,375	331	10,706	9,203	255	9,458
Pledged Items	38,913	15,188	54,101	28,115	13,157	41,272
Accepted independent guaran. and warrant.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	59,132	20,527	79,658	43,532	18,463	61,995

Income-Expenditure

(USD Million)

	March 2010	March 2009
Interest Income	993	1,025
Interest on loans	669	708
Interest received from reserve deposits	14	20
Interest received from banks	1	2
Interest received from money market transactions	22	21
Interest received from marketable securities portfolio	273	264
Other interest income	15	9
Interest Expenses	526	562
Interest on deposits	428	494
Interest on money market transactions	12	33
Interest on funds borrowed	66	31
Interest on securities issued	0	0
Other interest expenses	20	3
Net Interest Income/Expenses	467	463
Net Fees and Commissions Income/Expenses	68	60
Fees and commissions received	83	84
Fees and commissions paid	15	23
Dividend Income	9	7
Trading Profit/Loss (net)	33	23
Profit/loss on trading account securities	24	11
Profit/losses on derivative financial transactions	2	2
Foreign exchange profit/loss	6	10
Other Operating Income	70	21
Total Operating Income/Expenses	646	573
Provision for Loan Losses or other Receivables (-)	137	112
Specific provisions of banks loans and other receivables*	91	59
General provision expenses*	5	6
Other Operating Expenses (-)	258	241
Personnel Expenses*	107	95
Net Operating Profit/Loss	252	220
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	252	220
Provisions for Taxes on Income from Continuing Operations (±)	-50	-44
Net Profit/Loss from Continuing Operations	201	176
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	201	176

* Used from information and disclosures related to income statement".

Ratios

(%)

	March 2010	March 2009
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	14.9	14.2
Shareholders' Equity / Total Assets	11.0	10.7
(Shareholders' Equity - Permanent Assets) / Total Assets	7.9	7.5
Net On Balance Sheet Position / Total Shareholders' Equity	-12.4	-6.2
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.1	1.8
Balance-Sheet Ratios		
TC Assets / Total Assets	71.5	67.4
TC Liabilities / Total Liabilities	69.5	66.5
FC Assets / FC Liabilities	93.5	97.3
TC Deposits / Total Deposits	71.0	69.9
TC Loans / Total Loans and Receivables	68.5	64.0
Total Deposits / Total Assets	69.6	70.3
Funds Borrowed / Total Assets	8.2	11.0
Assets Quality		
Financial Assets (net) / Total Assets	31.5	22.9
Total Loans and Receivables / Total Assets	52.5	55.9
Total Loans and Receivables / Total Deposits	75.5	79.5
Loans Under Follow-up (gross) / Total Loans and Receivables	6.4	5.5
Loans Under Follow-up (net) / Total Loans and Receivables	0.7	0.8
Specific Provisions / Loans Under Follow-up	88.5	85.6
Permanent Assets / Total Assets	3.1	3.2
Consumer Loans / Total Loans and Receivables	29.1	27.4
Liquidity		
Liquid Assets / Total Assets	38.9	33.1
Liquid Assets / Short-term Liabilities	67.9	56.8
TC Liquid Assets / Total Assets	29.3	24.3
Profitability		
Net Profit/Losses / Total Assets	0.4	0.5
Net Profit/Losses / Total Shareholders' Equity	4.0	4.9
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.5	0.7
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	0.8	1.2
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	58.1	70.4
Non-interest Income (net) / Total Assets	0.4	0.3
Other Operating Expenses / Total Assets	0.6	0.7
Personnel Expenses / Other Operating Expenses	41.4	39.3
Non-interest Income (net) / Other Operating Expenses	69.7	45.8

Quarterly profitability and income-expenditure ratios, except year-end figures, should be considered periodically.

WestLB AG

Assets

(USD Million)

	March 2010			%	March 2009			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	11	5	16	6.8	2	5	7	3.0
Fin.ass.where fair value cha. is refl.to I/S (Net)	117	0	117	50.3	98	0	98	43.4
Financial assets held for trading	117	0	117	50.3	98	0	98	43.4
Public sector debt securities	117	0	117	50.3	97	0	97	43.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	0	0	0	0.0	1	0	1	0.4
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	45	17	62	26.5	37	50	87	38.7
Money Market Securities	0	0	0	0.0	0	0	0	0.0
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans	12	23	35	14.9	6	19	24	10.8
Loans	12	23	35	14.9	6	19	24	10.8
Loans granted to the Banks risk group	0	0	0	0.1	0	0	0	0.1
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	12	23	34	14.7	5	19	24	10.7
Loans under follow-up	0	0	0	0.0	0	0	0	0.0
Specific provisions (-)	0	0	0	0.0	0	0	0	0.0
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	0	0	0	0.0	0	0	0	0.0
Financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Receivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
Finance lease receivables	0	0	0	0.0	0	0	0	0.0
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	0	0	0.0	0	0	0	0.0
Derivative Financial Assets Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	0	0	0	0.1	0	0	0	0.1
Intangible Assets (Net)	0	0	0	0.0	0	0	0	0.0
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	0	0	0	0.1	1	0	1	0.3
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	0	0	0	0.1	1	0	1	0.3
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	0	3	3	1.3	0	8	8	3.7
Total Assets	186	47	233	100.0	143	81	225	100.0

Liabilities

(USD Million)

	March 2010			%	March 2009			%
	TC	FC	Total		TC	FC	Total	
Deposits	77	25	101	43.5	20	95	114	50.8
Deposits held by the Banks risk group	6	0	6	2.5	0	0	0	0.0
Other	71	25	95	40.9	20	95	114	50.8
Derivative Finan. Liabilities Held for Trading	1	0	1	0.4	2	0	2	0.8
Funds Borrowed	2	23	24	10.5	1	19	20	8.8
Money Market Takings	0	0	0	0.0	0	0	0	0.0
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	0	0	0	0.0	0	0	0	0.0
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	0	0	1	0.2	0	1	2	0.8
Other External Resources	0	0	0	0.0	3	0	3	1.4
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	1	1	1	0.6	1	2	3	1.2
General provisions	0	0	1	0.3	0	1	1	0.4
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	0	0	0	0.2	0	0	0	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	0	0	0	0.1	1	1	1	0.7
Liabilities for Tax	1	0	1	0.5	2	0	2	0.9
Current liabilities for tax	1	0	1	0.5	2	0	2	0.9
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia. for Pro. & Equ. for Sale p. and from Term. Op. (Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	0	0	0.0	0	0	0	0.0
Shareholders' Equity	104	0	104	44.4	79	0	79	35.3
Paid-in capital	36	0	36	15.3	32	0	32	14.4
Supplementary capital	19	0	19	8.2	17	0	17	7.7
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	0	0	0	0.0	0	0	0	0.0
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est. for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv. & ass., subs. & joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	0.0
Val. inc. in pro. & equ. held for sale p. and term. ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	19	0	19	8.2	17	0	17	7.7
Profit reserves	0	0	0	0.0	0	0	0	0.0
Legal reserves	0	0	0	0.0	0	0	0	0.0
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	0	0	0	0.0	0	0	0	0.0
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	49	0	49	20.9	30	0	30	13.2
Prior years income/loss	48	0	48	20.4	25	0	25	11.3
Current year income/loss	1	0	1	0.5	4	0	4	1.9
Total Liabilities	185	48	233	100.0	109	116	225	100.0

WestLB AG

Off Balance Sheet Commitments

(USD Million)

	March 2010			March 2009		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	0	7	8	1	7	8
Letters of guarantee	0	7	8	1	7	8
Bank acceptances	0	0	0	0	0	0
Letters of credit	0	0	0	0	0	0
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	0	0	0	0	0
Commitments	12	11	23	9	9	18
Irrevocable commitments	12	11	23	9	9	18
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	74	1	75	123	57	181
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	74	1	75	123	57	181
Custody and Pledged Securities	0	2	2	0	2	2
Items held in Custody	0	0	0	0	0	0
Pledged Items	0	0	0	0	0	0
Accepted independent guaran. and warrant.	0	2	2	0	2	2
Total Off Balance Sheet Commitments	86	21	107	133	76	208

Income-Expenditure

(USD Million)

	March 2010	March 2009
Interest Income	4	8
Interest on loans	0	1
Interest received from reserve deposits	0	0
Interest received from banks	0	1
Interest received from money market transactions	1	3
Interest received from marketable securities portfolio	2	4
Other interest income	0	0
Interest Expenses	1	2
Interest on deposits	1	1
Interest on money market transactions	0	1
Interest on funds borrowed	0	0
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	3	7
Net Fees and Commissions Income/Expenses	2	2
Fees and commissions received	2	2
Fees and commissions paid	0	0
Dividend Income	0	0
Trading Profit/Loss (net)	-1	-2
Profit/loss on trading account securities	0	2
Profit/losses on derivative financial transactions	0	-6
Foreign exchange profit/loss	0	2
Other Operating Income	1	2
Total Operating Income/Expenses	5	9
Provision for Loan Losses or other Receivables (-)	0	1
Specific provisions of banks loans and other receivables*	0	0
General provision expenses*	0	1
Other Operating Expenses (-)	4	3
Personnel Expenses*	2	1
Net Operating Profit/Loss	1	5
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	1	5
Provisions for Taxes on Income from Continuing Operations (±)	0	-1
Net Profit/Loss from Continuing Operations	1	4
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	1	4

* Used from information and disclosures related to income statement".

Ratios

(%)

	March 2010	March 2009
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	80.4	77.9
Shareholders' Equity / Total Assets	44.4	35.3
(Shareholders' Equity - Permanent Assets) / Total Assets	44.3	35.2
Net On Balance Sheet Position / Total Shareholders' Equity	-0.5	-42.7
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-1.5	8.2
Balance-Sheet Ratios		
TC Assets / Total Assets	79.8	63.8
TC Liabilities / Total Liabilities	79.4	48.4
FC Assets / FC Liabilities	98.1	70.1
TC Deposits / Total Deposits	75.7	17.1
TC Loans / Total Loans and Receivables	34.7	23.5
Total Deposits / Total Assets	43.5	50.8
Funds Borrowed / Total Assets	10.5	8.8
Assets Quality		
Financial Assets (net) / Total Assets	50.3	43.4
Total Loans and Receivables / Total Assets	14.9	10.8
Total Loans and Receivables / Total Deposits	34.2	21.3
Loans Under Follow-up (gross) / Total Loans and Receivables	0.0	0.0
Loans Under Follow-up (net) / Total Loans and Receivables	0.0	0.0
Specific Provisions / Loans Under Follow-up	-	-
Permanent Assets / Total Assets	0.1	0.1
Consumer Loans / Total Loans and Receivables	3.6	3.4
Liquidity		
Liquid Assets / Total Assets	83.6	85.1
Liquid Assets / Short-term Liabilities	189.2	161.1
TC Liquid Assets / Total Assets	74.3	60.8
Profitability		
Net Profit/Losses / Total Assets	0.5	1.9
Net Profit/Losses / Total Shareholders' Equity	1.2	5.4
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.6	2.4
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	1.2	2.9
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	52.0	73.9
Non-interest Income (net) / Total Assets	1.1	1.0
Other Operating Expenses / Total Assets	1.6	1.3
Personnel Expenses / Other Operating Expenses	67.0	48.2
Non-interest Income (net) / Other Operating Expenses	72.5	80.7

Quarterly profitability and income-expenditure ratios, except year-end figures, should be considered periodically.

Yapı ve Kredi Bankası A.Ş.

Assets

(USD Million)

	March 2010			%	March 2009			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	982	1,389	2,371	5.4	368	1,404	1,772	4.5
Fin.ass.where fair value cha. is refl.to I/S (Net)	351	86	438	1.0	301	153	454	1.2
Financial assets held for trading	351	86	438	1.0	301	153	454	1.2
Public sector debt securities	110	69	179	0.4	37	110	147	0.4
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	241	17	258	0.6	264	19	283	0.7
Other marketable securities	0	0	0	0.0	0	23	23	0.1
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	162	529	691	1.6	9	2,593	2,602	6.6
Money Market Securities	728	0	728	1.7	9	0	9	0.0
Interbank money market placements	709	0	709	1.6	0	0	0	0.0
Istanbul Stock Exc. money market placements	17	0	17	0.0	9	0	9	0.0
Receiv. from reverse repurchase agreements	2	0	2	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	766	483	1,248	2.8	234	521	755	1.9
Securities representing a share in capital	4	1	5	0.0	1	16	17	0.0
Public sector debt securities	707	446	1,153	2.6	201	324	524	1.3
Other marketable securities	55	35	90	0.2	32	181	213	0.5
Loans	17,968	9,098	27,067	61.5	14,458	8,943	23,401	59.7
Loans	17,651	9,095	26,746	60.7	13,918	8,939	22,857	58.3
Loans granted to the Banks risk group	567	102	669	1.5	140	207	347	0.9
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	17,084	8,992	26,077	59.2	13,778	8,732	22,510	57.4
Loans under follow-up	1,413	7	1,420	3.2	1,266	25	1,290	3.3
Specific provisions (-)	1,096	4	1,100	2.5	726	21	747	1.9
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	3,416	4,230	7,646	17.4	3,242	3,855	7,097	18.1
Public sector debt securities	3,416	4,230	7,646	17.4	3,242	3,855	7,097	18.1
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	3	29	31	0.1	2	26	28	0.1
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	3	29	31	0.1	2	26	28	0.1
Financial investments and associates	3	29	31	0.1	2	26	28	0.1
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	935	257	1,192	2.7	853	233	1,086	2.8
Financial subsidiaries	934	257	1,190	2.7	851	233	1,085	2.8
Non-financial subsidiaries	2	0	2	0.0	1	0	1	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Receivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
Finance lease receivables	0	0	0	0.0	0	0	0	0.0
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	0	0	0.0	0	0	0	0.0
Derivative Financial Assets Held for Hedging	90	1	91	0.2	55	0	55	0.1
Fair value hedges	90	1	90	0.2	55	0	55	0.1
Cash flow hedges	0	1	1	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	696	0	696	1.6	672	0	672	1.7
Intangible Assets (Net)	783	0	783	1.8	692	0	692	1.8
Goodwill	646	0	646	1.5	587	0	587	1.5
Other	137	0	137	0.3	105	0	105	0.3
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	193	0	193	0.4	103	0	103	0.3
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	193	0	193	0.4	103	0	103	0.3
Prop.&Equ.for Sale p. and from Term.Op.(Net)	58	0	58	0.1	50	0	50	0.1
Other Assets	319	480	799	1.8	307	124	431	1.1
Total Assets	27,451	16,582	44,033	100.0	21,355	17,853	39,208	100.0

Liabilities

(USD Million)

	March 2010			%	March 2009			%
	TC	FC	Total		TC	FC	Total	
Deposits	16,240	11,644	27,884	63.3	13,199	11,763	24,961	63.7
Deposits held by the Banks risk group	1,057	1,125	2,181	5.0	699	1,668	2,367	6.0
Other	15,183	10,519	25,702	58.4	12,499	10,095	22,594	57.6
Derivative Finan. Liabilities Held for Trading	205	17	223	0.5	158	21	179	0.5
Funds Borrowed	431	2,884	3,315	7.5	895	2,694	3,589	9.2
Money Market Takings	28	641	669	1.5	248	635	883	2.3
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	28	641	669	1.5	248	635	883	2.3
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	1,745	302	2,047	4.6	1,329	240	1,569	4.0
Other External Resources	350	245	596	1.4	270	613	883	2.3
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	3	3	0.0	0	3	3	0.0
Finance leasing payables	0	3	3	0.0	0	3	4	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	251	18	269	0.6	11	0	11	0.0
Fair value hedges	251	1	252	0.6	11	0	11	0.0
Cash flow hedges	0	17	17	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	1,278	273	1,551	3.5	963	211	1,174	3.0
General provisions	391	231	622	1.4	251	187	438	1.1
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	102	0	102	0.2	85	0	85	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	785	42	827	1.9	627	24	651	1.7
Liabilities for Tax	228	0	228	0.5	172	0	172	0.4
Current liabilities for tax	228	0	228	0.5	172	0	172	0.4
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia. for Pro. & Equ. for Sale p. and from Term. Op. (Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	1,395	1,395	3.2	0	1,383	1,383	3.5
Shareholders' Equity	5,822	32	5,855	13.3	4,388	12	4,400	11.2
Paid-in capital	2,868	0	2,868	6.5	2,606	0	2,606	6.6
Supplementary capital	420	32	452	1.0	342	12	354	0.9
Share premium	359	0	359	0.8	326	0	326	0.8
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	3	57	60	0.1	5	12	17	0.0
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est. for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv. & ass., subs. & joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	5	-25	-20	0.0	0	0	0	0.0
Val. inc. in pro. & equ. held for sale p. and term. ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	53	0	53	0.1	11	0	11	0.0
Profit reserves	2,113	0	2,113	4.8	520	0	520	1.3
Legal reserves	108	0	108	0.2	26	0	26	0.1
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	2,005	0	2,005	4.6	493	0	493	1.3
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	422	0	422	1.0	921	0	921	2.3
Prior years income/loss	0	0	0	0.0	625	0	625	1.6
Current year income/loss	422	0	422	1.0	296	0	296	0.8
Total Liabilities	26,579	17,454	44,033	100.0	21,633	17,575	39,208	100.0

Yapı ve Kredi Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	March 2010			March 2009		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	4,557	7,299	11,856	3,662	6,746	10,409
Letters of guarantee	4,545	4,833	9,377	3,660	4,688	8,348
Bank acceptances	0	117	117	0	120	120
Letters of credit	10	2,079	2,088	1	1,638	1,639
Prefinancing given as guarantee	0	1	1	0	1	1
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	2	270	272	2	298	300
Commitments	12,685	2,298	14,983	9,099	538	9,637
Irrevocable commitments	12,685	2,298	14,983	9,099	538	9,637
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	9,926	19,828	29,754	6,161	11,377	17,539
Derivative finan. instruments held for hedging	1,291	4,277	5,569	172	227	399
Trading transactions	8,635	15,551	24,186	5,989	11,150	17,140
Custody and Pledged Securities	49,062	11,955	61,018	34,894	9,527	44,420
Items held in Custody	29,106	2,348	31,454	20,173	988	21,161
Pledged Items	19,450	9,235	28,684	14,227	8,107	22,334
Accepted independent guaran. and warrant.	507	372	880	494	432	926
Total Off Balance Sheet Commitments	76,230	41,381	117,611	53,817	28,188	82,005

Income-Expenditure

(USD Million)

	March 2010	March 2009
Interest Income	963	1,138
Interest on loans	712	878
Interest received from reserve deposits	11	25
Interest received from banks	3	5
Interest received from money market transactions	10	8
Interest received from marketable securities portfolio	227	222
Other interest income	0	0
Interest Expenses	372	663
Interest on deposits	324	571
Interest on money market transactions	44	79
Interest on funds borrowed	4	12
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	591	475
Net Fees and Commissions Income/Expenses	240	191
Fees and commissions received	275	234
Fees and commissions paid	35	43
Dividend Income	97	85
Trading Profit/Loss (net)	-5	69
Profit/loss on trading account securities	8	14
Profit/losses on derivative financial transactions	-246	-4
Foreign exchange profit/loss	233	60
Other Operating Income	110	24
Total Operating Income/Expenses	1,034	845
Provision for Loan Losses or other Receivables (-)	101	155
Specific provisions of banks loans and other receivables*	14	106
General provision expenses*	35	46
Other Operating Expenses (-)	422	327
Personnel Expenses*	155	128
Net Operating Profit/Loss	511	363
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	511	363
Provisions for Taxes on Income from Continuing Operations (±)	-89	-67
Net Profit/Loss from Continuing Operations	422	296
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	422	296

* Used from information and disclosures related to income statement".

Ratios

(%)

	March 2010	March 2009
Capital Ratios		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	16.9	16.1
Shareholders' Equity / Total Assets	13.3	11.2
(Shareholders' Equity - Permanent Assets) / Total Assets	6.3	3.4
Net On Balance Sheet Position / Total Shareholders' Equity	8.8	37.6
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.0	2.3
Balance-Sheet Ratios		
TC Assets / Total Assets	62.3	54.5
TC Liabilities / Total Liabilities	60.4	55.2
FC Assets / FC Liabilities	95.0	101.6
TC Deposits / Total Deposits	58.2	52.9
TC Loans / Total Loans and Receivables	66.4	61.8
Total Deposits / Total Assets	63.3	63.7
Funds Borrowed / Total Assets	7.5	9.2
Assets Quality		
Financial Assets (net) / Total Assets	21.4	21.3
Total Loans and Receivables / Total Assets	61.5	59.7
Total Loans and Receivables / Total Deposits	97.1	93.7
Loans Under Follow-up (gross) / Total Loans and Receivables	5.2	5.5
Loans Under Follow-up (net) / Total Loans and Receivables	1.2	2.3
Specific Provisions / Loans Under Follow-up	77.4	57.9
Permanent Assets / Total Assets	7.0	7.8
Consumer Loans / Total Loans and Receivables	36.3	33.1
Liquidity		
Liquid Assets / Total Assets	12.4	14.3
Liquid Assets / Short-term Liabilities	19.7	22.1
TC Liquid Assets / Total Assets	6.8	2.3
Profitability		
Net Profit/Losses / Total Assets	1.0	0.8
Net Profit/Losses / Total Shareholders' Equity	7.2	6.7
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.2	0.9
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	1.3	0.9
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	55.8	43.7
Non-interest Income (net) / Total Assets	1.0	0.9
Other Operating Expenses / Total Assets	1.0	0.8
Personnel Expenses / Other Operating Expenses	36.8	39.1
Non-interest Income (net) / Other Operating Expenses	104.9	113.1

Quarterly profitability and income-expenditure ratios, except year-end figures, should be considered periodically.

Table 1 Turkish Banks - Ranked by Total Assets, as of March 31, 2010

	Banks	Groups	Date of Establish.	Total Assets (USD Million)	Total Loans and Receiv.* (USD Million)	Total Deposits (USD Million)	Total Shareholders' Equity (USD Million)	Paid-in Capital (USD Million)	Net Income/Loss (USD Million)	Off Balance Sheet Commit. (USD Million)	No.of Branch Offices	No.of Emp'ees
1	Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	State-owned Deposit Banks	1863	83,052	26,000	67,469	7,473	1,649	602	88,345	1,340	22,330
2	Türkiye İş Bankası A.Ş.	Privately-owned Deposit Banks	1924	77,708	33,175	49,854	9,159	2,969	603	110,749	1,099	23,040
3	Türkiye Garanti Bankası A.Ş.	Privately-owned Deposit Banks	1946	69,597	35,590	43,456	9,619	2,771	663	273,740	791	17,245
4	Akbank T.A.Ş.	Privately-owned Deposit Banks	1948	65,713	28,113	39,262	9,767	1,979	638	86,186	856	14,726
5	Türkiye Vakıflar Bankası T.A.O.	State-owned Deposit Banks	1954	45,907	24,108	31,945	5,054	1,649	201	79,658	547	10,378
6	Yapı ve Kredi Bankası A.Ş.	Privately-owned Deposit Banks	1944	44,033	27,067	27,884	5,855	2,868	422	117,611	838	14,420
7	Türkiye Halk Bankası A.Ş.	State-owned Deposit Banks	1938	41,868	23,034	30,903	4,150	825	340	285,868	680	12,998
8	Finans Bank A.Ş.	Foreign Banks	1987	19,597	12,394	13,428	2,501	1,039	96	91,395	461	10,354
9	Denizbank A.Ş.	Foreign Banks	1997	14,568	9,793	8,108	1,830	472	89	60,330	450	7,983
10	ING Bank A.Ş.	Foreign Banks	1984	10,278	7,227	6,045	1,327	1,145	31	76,270	334	5,924
11	Türk Ekonomi Bankası A.Ş.	Privately-owned Deposit Banks	1927	10,086	6,383	6,175	1,116	726	32	33,433	334	5,872
12	HSBC Bank A.Ş.	Foreign Banks	1990	9,583	6,028	6,046	1,690	430	73	27,422	336	6,395
13	Fortis Bank A.Ş.	Foreign Banks	1964	8,466	5,127	3,706	1,308	693	33	20,849	294	5,002
14	Şekerbank T.A.Ş.	Privately-owned Deposit Banks	1953	6,165	3,551	4,253	841	330	20	42,237	256	3,669
15	İller Bankası	Dev't and Inv't Banks	1933	5,560	4,069	0	4,335	3,280	42	2,139	19	3,024
16	Türkiye Sınai Kalkınma Bankası A.Ş.	Dev't and Inv't Banks	1950	4,701	2,600	0	735	396	37	18,086	4	330
17	Türk Eximbank	Dev't and Inv't Banks	1987	4,309	2,375	0	2,451	1,320	39	1,456	2	378
18	Citibank A.Ş.	Foreign Banks	1980	3,551	1,414	2,433	565	22	6	21,081	38	1,951
19	Anadolubank A.Ş.	Privately-owned Deposit Banks	1996	2,523	1,646	1,431	433	396	16	6,848	86	1,897
20	Eurobank Tekfen A.Ş.	Foreign Banks	1992	2,454	882	1,235	292	251	6	8,045	46	772
21	Alternatif Bank A.Ş.	Privately-owned Deposit Banks	1992	2,286	1,705	1,486	300	198	13	6,796	47	1,009
22	Tekstil Bankası A.Ş.	Privately-owned Deposit Banks	1986	1,288	938	791	312	277	3	2,917	44	903
23	İMKB Takas ve Saklama Bankası A.Ş.	Dev't and Inv't Banks	1995	1,074	8	0	183	40	5	4,379,725	1	206
24	Deutsche Bank A.Ş.	Foreign Banks	1988	1,000	57	558	238	89	-20	13,710	1	96

	Banks	Groups	Date of Establish.	Total Assets (USD Million)	Total Loans and Receiv.* (USD Million)	Total Deposits (USD Million)	Total Share-holders' Equity (USD Million)	Paid-in Capital (USD Million)	Net Income/Loss (USD Million)	Off Balance Sheet Commit. (USD Million)	No.of Branch Offices	No.of Emp'ees
25	BankPozitif Kredi ve Kalkınma Bankası A.Ş.	Dev't and Inv't Banks	1999	959	692	0	300	223	5	4,250	4	298
26	Türkiye Kalkınma Bankası A.Ş.	Dev't and Inv't Banks	1975	835	542	0	331	106	2	5,092	1	732
27	The Royal Bank of Scotland N.V.	Foreign Banks	1921	803	174	486	242	71	5	5,368	8	157
28	Turkland Bank A.Ş.	Foreign Banks	1991	784	510	582	143	112	4	3,460	27	483
29	Millennium Bank A.Ş.	Foreign Banks	1984	668	471	552	78	134	-2	5,879	18	295
30	Turkish Bank A.Ş.	Privately-owned Deposit Banks	1982	612	166	295	102	53	1	1,056	23	268
31	Arap Türk Bankası A.Ş.	Foreign Banks	1977	588	224	107	189	158	3	1,286	6	243
32	Birleşik Fon Bankası A.Ş.	Banks Under the Dep.Ins.Fund	1958	534	8	18	424	304	6	2,437	1	256
33	Société Générale (SA)	Foreign Banks	1989	475	118	122	28	60	-2	764	16	245
34	Bank Mellat	Foreign Banks	1982	392	184	174	52	35	3	17	3	51
35	Aktif Yatırım Bankası A.Ş.	Dev't and Inv't Banks	1999	388	218	0	114	102	1	827	6	244
36	Merrill Lynch Yatırım Bank A.Ş.	Dev't and Inv't Banks	1992	264	0	0	38	33	6	529	1	33
37	WestLB AG	Foreign Banks	1985	233	35	101	104	36	1	107	1	42
38	JPMorgan Chase Bank N.A.	Foreign Banks	1984	129	0	7	117	66	4	1,480	1	49
39	Nurol Yatırım Bankası A.Ş.	Dev't and Inv't Banks	1999	122	76	0	37	30	1	233	3	47
40	GSD Yatırım Bankası A.Ş.	Dev't and Inv't Banks	1998	63	48	0	45	33	1	1,071	1	29
41	Diler Yatırım Bankası A.Ş.	Dev't and Inv't Banks	1998	59	52	0	54	40	1	130	1	19
42	Habib Bank Limited	Foreign Banks	1983	48	11	9	26	20	0	43	1	16
43	Credit Agricole Yatırım Bankası Türk A.Ş.	Dev't and Inv't Banks	1990	42	0	0	36	26	1	298	1	20
44	Adabank A.Ş.	Privately-owned Deposit Banks	1985	33	0	4	28	53	0	11	1	47
45	Taib Yatırım Bank A.Ş.	Dev't and Inv't Banks	1987	17	0	0	10	18	-1	19	1	17
	Total			543,416	266,812	348,926	74,030	27,525	4,034	5,889,253	9,029	174,493

* Total Loans and Receivables = Loans and Receivables + Loans under Follow up - Specific Provisions

Table 2 Number of Branches and Employees by the Banks and Groups, as of March 31, 2010

	No. of Banks	No. of Branches	No. of Employees
Sector Total	45	9,029	174,493
Deposit Banks	32	8,984	169,116
State-owned Banks	3	2,567	45,706
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.		1,340	22,330
Türkiye Halk Bankası A.Ş.		680	12,998
Türkiye Vakıflar Bankası T.A.O.		547	10,378
Privately-owned Banks	11	4,375	83,096
Adabank A.Ş.		1	47
Akbank T.A.Ş.		856	14,726
Alternatif Bank A.Ş.		47	1,009
Anadolubank A.Ş.		86	1,897

	No. of Banks	No. of Branches	No. of Employees
<i>Privately-owned Deposit Banks continued...</i>			
Şekerbank T.A.Ş.		256	3,669
Tekstil Bankası A.Ş.		44	903
Turkish Bank A.Ş.		23	268
Türk Ekonomi Bankası A.Ş.		334	5,872
Türkiye Garanti Bankası A.Ş.		791	17,245
Türkiye İş Bankası A.Ş.		1,099	23,040
Yapı ve Kredi Bankası A.Ş.		838	14,420
Banks Under Depo. Insurance Fund	1	1	256
Birleşik Fon Bankası A.Ş.		1	256

	No. of Banks	No. of Branches	No. of Employees
Foreign Banks	17	2,041	40,058
Arap Türk Bankası A.Ş.		6	243
Bank Mellat		3	51
Citibank A.Ş.		38	1,951
Denizbank A.Ş.		450	7,983
Deutsche Bank A.Ş.		1	96
Eurobank Tekfen A.Ş.		46	772
Finans Bank A.Ş.		461	10,354
Fortis Bank A.Ş.		294	5,002
Habib Bank Limited		1	16
HSBC Bank A.Ş.		336	6,395
ING Bank A.Ş.		334	5,924
JPMorgan Chase Bank N.A.		1	49
Millennium Bank A.Ş.		18	295
Société Générale (SA)		16	245
The Royal Bank of Scotland N.V.		8	157
Turkland Bank A.Ş.		27	483
WestLB AG		1	42

	No. of Banks	No. of Branches	No. of Employees
Development and Investment Banks	13	45	5,377
Aktif Yatırım Bankası A.Ş.		6	244
BankPozitif Kredi ve Kalkınma Bankası A.Ş.		4	298
Credit Agricole Yatırım Bankası Türk A.Ş.		1	20
Diler Yatırım Bankası A.Ş.		1	19
GSD Yatırım Bankası A.Ş.		1	29
İller Bankası		19	3,024
İMKB Takas ve Saklama Bankası A.Ş.		1	206
Merrill Lynch Yatırım Bank A.Ş.		1	33
Nurol Yatırım Bankası A.Ş.		3	47
Taib Yatırımbank A.Ş.		1	17
Türk Eximbank		2	378
Türkiye Kalkınma Bankası A.Ş.		1	732
Türkiye Sınai Kalkınma Bankası A.Ş.		4	330

Table 3 Presentation of Assets and Liabilities According to their Outstanding Maturities, as of March 31, 2010

(USD Million)

	Demand	Up to 1 Month	1-3 Months	3 – 12 Months	1 – 5 Years	5 Years and Over	Undistributed	Total
Assets								
Cash (cash in vault, effectives, money in transit, cheques purchased) and Balances with the Central Bank of Turkey	18,882	7,172	1,024	141	3	0	0	27,223
Due from banks	3,323	16,503	891	373	3,336	1,619	0	26,046
Financial assets where fair value change is reflected to income statement	13	551	439	2,840	1,740	1,046	0	6,629
Money market placements	21	8,285	2	0	0	0	0	8,307
Marketable securities available for sale	297	2,540	3,754	27,370	63,759	13,875	135	111,731
Loans	5,929	49,340	27,978	64,367	91,005	26,795	1,480	266,894
Investments held to maturity	0	1,755	794	19,483	40,850	9,933	0	72,815
Other assets	1,216	2,053	129	131	779	145	19,316	23,770
Total assets	29,682	88,200	35,012	114,706	201,471	53,413	20,931	543,416
Liabilities								
Interbank deposits	2,367	8,838	633	1,060	182	3	0	13,083
Other deposits	49,158	224,694	49,874	11,682	343	93	0	335,843
Funds provided from other financial instruments	1	5,136	3,829	13,999	19,206	9,480	8	51,659
Money market takings	5	24,705	7,830	2,157	238	400	0	35,335
Marketable securities issued	0	38	6	18	33	0	0	95
Miscellaneous payables	2,279	7,178	455	215	78	0	257	10,461
Other liabilities	2,140	3,358	1,297	1,905	4,868	2,376	79,687	95,630
Total liabilities	55,950	273,947	63,925	31,035	24,947	12,353	79,952	542,108
	0	0	0	0	0	0	0	0
Liquidity Gap	-26,268	-185,747	-28,913	83,671	176,524	41,061	-59,020	1,308

Table 4 Interest Rate Sensitivity of Assets, Liabilities and Off Balance Sheet Items, as of March 31, 2010
(based on repricing dates)

(USD Million)

	Up to 1 Month	1 – 3 Months	3 – 12 Months	1 – 5 Years	5 Years and Over	Demand	Total
Assets							
Cash (cash in vault, effectives, money in transit, cheques purchased) and balances with the Central Bank of Turkey	14,852	8	0	0	0	12,363	27,223
Due from banks	16,675	2,950	2,253	167	0	2,671	24,715
Financial assets where fair value change is reflected to income statement	700	621	2,944	1,123	972	269	6,629
Money market placements	8,305	2	0	0	0	0	8,307
Financial assets available for sale	24,495	11,518	38,433	26,811	7,889	2,584	111,731
Loans	80,567	40,615	52,169	68,627	17,907	2,965	262,849
Investments held to maturity	14,467	14,029	26,993	9,371	7,861	93	72,815
Other assets	859	80	156	208	11	22,273	23,587
Total assets	160,921	69,823	122,947	106,307	34,640	43,218	537,856
Liabilities							
Interbank deposits	9,798	641	457	147	0	2,040	13,083
Other deposits	227,006	49,994	11,737	239	5	46,862	335,843
Money market takings	24,831	7,989	2,365	121	0	29	35,335
Miscellaneous payables	2,326	46	113	0	0	7,902	10,388
Marketable securities issued	38	6	18	33	0	0	95
Funds provided from other financial institutions	10,432	18,772	12,295	5,948	2,774	414	50,635
Other liabilities	1,847	813	2,095	2,570	119	83,723	91,167
Total liabilities	276,278	78,263	29,081	9,059	2,898	140,970	536,548
On balance sheet interest sensitivity gap-Long	2,462	9,984	93,978	97,450	31,742	77	235,694
On balance sheet interest sensitivity gap-Short	-117,819	-18,424	-112	-203	0	-97,829	-234,386
Off balance sheet interest sensitivity gap-Long	4,640	4,917	2,084	473	178	309	12,601
Off balance sheet interest sensitivity gap-Short	-3,124	-581	-592	-7,142	-1,333	-310	-13,082
Total position	-113,841	-4,103	95,359	90,578	30,587	-97,752	827

Table 5 Information on Currency Risk, as of March 31, 2010**(USD Million)**

	EURO	USD	Yen	Other FC	Total
Assets					
Cash (cash in vault, effectives, money in transit, cheques purchased) and balances with the Central Bank of Turkey	8,039	4,798	3	206	13,046
Due from banks	11,420	8,061	45	815	20,341
Financial assets where fair value change is reflected to income statement	186	803	5	4	999
Money market placements	67	75	0	0	142
Financial assets available for sale	3,481	15,493	0	5	18,979
Loans	27,949	55,691	581	1,492	85,713
Invest. and associates, subsidiaries and joint ventures (bus. partners)	1,626	332	0	50	2,008
Investments held to maturity	3,646	9,913	0	0	13,559
Derivative financial assets held for hedging	0	12	0	0	12
Property and equipment	2	3	0	2	7
Intangible assets	19	11	0	0	30
Other assets	491	805	2	139	1,438
Total Assets	56,927	95,997	636	2,713	156,273
Liabilities					
Interbank deposits	2,513	4,017	4	449	6,983
Foreign currency deposits	45,656	58,902	63	3,107	107,728
Money market takings	1,217	5,639	0	0	6,856
Funds provided from other financial institutions	15,760	25,831	77	61	41,729
Marketable securities issued	0	0	0	0	0
Miscellaneous payables	418	601	1	76	1,097
Derivative financial liabilities held for hedging	2	28	0	8	37
Other liabilities	1,966	1,193	13	242	3,414
Total liabilities	67,532	96,210	158	3,943	167,844
Net On Balance Sheet Position	-10,605	-213	477	-1,230	-11,571
Net Off Balance Sheet Position	9,986	149	-433	1,360	11,063
Financial derivative assets	20,587	41,923	646	3,881	67,038
Financial derivative liabilities	10,601	41,774	1,079	2,521	55,975
Non-cash loans	12,709	26,595	564	949	40,817

Table 6 Bank Employees by Sex and Education, as of March 31, 2010

Banks	Primary School			High School			University Graduates			Post-Graduates			Total		
	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total
Sector Total	2,076	346	2,422	24,750	14,202	38,952	56,122	68,178	124,300	4,317	4,502	8,819	87,265	87,228	174,493
Deposit Banks	1,666	311	1,977	23,993	13,991	37,984	54,022	66,950	120,972	3,937	4,246	8,183	83,618	85,498	169,116
State-owned Banks	737	30	767	8,396	3,467	11,863	17,197	13,157	30,354	1,326	1,396	2,722	27,656	18,050	45,706
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	294	13	307	4,649	928	5,577	9,209	5,603	14,812	800	834	1,634	14,952	7,378	22,330
Türkiye Halk Bankası A.Ş.	157	5	162	2,292	1,179	3,471	4,655	4,040	8,695	344	326	670	7,448	5,550	12,998
Türkiye Vakıflar Bankası T.A.O.	286	12	298	1,455	1,360	2,815	3,333	3,514	6,847	182	236	418	5,256	5,122	10,378
Privately-owned Banks	544	26	570	9,479	6,187	15,666	26,084	37,377	63,461	1,620	1,779	3,399	37,727	45,369	83,096
Adabank A.Ş.	2	0	2	12	10	22	10	12	22	1	0	1	25	22	47
Akbank T.A.Ş.	84	0	84	1,639	464	2,103	5,098	6,727	11,825	363	351	714	7,184	7,542	14,726
Alternatif Bank A.Ş.	27	3	30	151	54	205	307	378	685	55	34	89	540	469	1,009
Anadolubank A.Ş.	6	1	7	265	135	400	650	752	1,402	40	48	88	961	936	1,897
Şekerbank T.A.Ş.	53	6	59	329	319	648	1,243	1,593	2,836	59	67	126	1,684	1,985	3,669
Tekstil Bankası A.Ş.	30	1	31	151	65	216	246	366	612	23	21	44	450	453	903
Turkish Bank A.Ş.	23	5	28	39	26	65	71	84	155	13	7	20	146	122	268
Türk Ekonomi Bankası A.Ş.	23	0	23	678	299	977	1,990	2,514	4,504	191	177	368	2,882	2,990	5,872
Türkiye Garanti Bankası A.Ş.	81	6	87	1,863	917	2,780	5,111	8,623	13,734	276	368	644	7,331	9,914	17,245
Türkiye İş Bankası A.Ş.	192	1	193	3,022	2,326	5,348	7,614	9,204	16,818	324	357	681	11,152	11,888	23,040
Yapı ve Kredi Bankası A.Ş.	23	3	26	1,330	1,572	2,902	3,744	7,124	10,868	275	349	624	5,372	9,048	14,420
Banks Under Depo. Insurance Fund	15	4	19	84	41	125	54	51	105	6	1	7	159	97	256
Birleşik Fon Bankası A.Ş.	15	4	19	84	41	125	54	51	105	6	1	7	159	97	256

Banks	Primary School			High School			University Graduates			Post-Graduates			Total		
	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total
Foreign Banks	370	251	621	6,034	4,296	10,330	10,687	16,365	27,052	985	1,070	2,055	18,076	21,982	40,058
Arap Türk Bankası A.Ş.	15	3	18	47	24	71	65	73	138	7	9	16	134	109	243
Bank Mellat	4	0	4	10	1	11	26	9	35	1	0	1	41	10	51
Citibank A.Ş.	5	3	8	50	48	98	654	1,029	1,683	71	91	162	780	1,171	1,951
Denizbank A.Ş.	157	232	389	1,801	1,889	3,690	1,697	1,897	3,594	148	162	310	3,803	4,180	7,983
Deutsche Bank A.Ş.	1	0	1	2	1	3	31	34	65	17	10	27	51	45	96
Eurobank Tekfen A.Ş.	11	0	11	55	58	113	227	356	583	37	28	65	330	442	772
Finans Bank A.Ş.	22	0	22	1,534	960	2,494	2,688	4,665	7,353	227	258	485	4,471	5,883	10,354
Fortis Bank A.Ş.	67	8	75	793	406	1,199	1,326	2,169	3,495	115	118	233	2,301	2,701	5,002
Habib Bank Limited	2	0	2	4	0	4	3	5	8	1	1	2	10	6	16
HSBC Bank A.Ş.	30	4	34	832	531	1,363	1,730	3,000	4,730	116	152	268	2,708	3,687	6,395
ING Bank A.Ş.	30	0	30	748	278	1,026	1,906	2,649	4,555	139	174	313	2,823	3,101	5,924
JPMorgan Chase Bank N.A.	1	1	2	3	4	7	14	17	31	5	4	9	23	26	49
Millennium Bank A.Ş.	5	0	5	33	27	60	70	131	201	11	18	29	119	176	295
Société Générale (SA)	7	0	7	32	22	54	79	71	150	19	15	34	137	108	245
The Royal Bank of Scotland N.V.	0	0	0	5	3	8	32	63	95	40	14	54	77	80	157
Turkland Bank A.Ş.	12	0	12	84	41	125	134	176	310	23	13	36	253	230	483
WestLB AG	1	0	1	1	3	4	5	21	26	8	3	11	15	27	42
Development and Investment Banks	410	35	445	757	211	968	2,100	1,228	3,328	380	256	636	3,647	1,730	5,377
Aktif Yatırım Bankası A.Ş.	3	0	3	17	11	28	94	84	178	24	11	35	138	106	244
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	4	0	4	25	24	49	109	121	230	11	4	15	149	149	298
Credit Agricole Yatırım Bankası Türk A.Ş.	0	0	0	0	3	3	2	6	8	3	6	9	5	15	20
Diler Yatırım Bankası A.Ş.	1	0	1	4	0	4	7	6	13	1	0	1	13	6	19
GSD Yatırım Bankası A.Ş.	0	0	0	3	1	4	13	10	23	2	0	2	18	11	29
İller Bankası	306	30	336	529	107	636	1,286	520	1,806	158	88	246	2,279	745	3,024
İMKB Takas ve Saklama Bankası A.Ş.	1	0	1	36	4	40	69	56	125	21	19	40	127	79	206
Merrill Lynch Yatırım Bank A.Ş.	0	0	0	1	0	1	8	11	19	11	2	13	20	13	33
Nurol Yatırım Bankası A.Ş.	0	0	0	5	2	7	16	17	33	5	2	7	26	21	47
Taib Yatırım Bank A.Ş.	0	0	0	1	0	1	6	4	10	5	1	6	12	5	17
Türk Eximbank	31	1	32	39	17	56	102	102	204	36	50	86	208	170	378
Türkiye Kalkınma Bankası A.Ş.	42	1	43	72	29	101	297	187	484	68	36	104	479	253	732
Türkiye Sınai Kalkınma Bankası A.Ş.	22	3	25	25	13	38	91	104	195	35	37	72	173	157	330

Table 7 Share in Group and Share in Sector, as of March 31, 2010

(%)

Banks	Share in Group			Share in Sector		
	Total Assets	Total Loans	Total Deposits	Total Assets	Total Loans	Total Deposits
Deposit Banks	100.0	100.0	100.0	96.6	96.0	100.0
State-owned Banks	32.5	28.6	37.3	31.4	27.4	37.3
Türkiye Cumhuriyeti Ziraat Bankası	15.8	10.2	19.3	15.3	9.7	19.3
Türkiye Halk Bankası A.Ş.	8.0	9.0	8.9	7.7	8.6	8.9
Türkiye Vakıflar Bankası T.A.O.	8.7	9.4	9.2	8.4	9.0	9.2
Privately-owned Banks	53.3	54.0	50.1	51.5	51.8	50.1
Adabank A.Ş.	0.0	0.0	0.0	0.0	0.0	0.0
Akbank T.A.Ş.	12.5	11.0	11.3	12.1	10.5	11.3
Alternatif Bank A.Ş.	0.4	0.7	0.4	0.4	0.6	0.4
Anadolubank A.Ş.	0.5	0.6	0.4	0.5	0.6	0.4
Şekerbank T.A.Ş.	1.2	1.4	1.2	1.1	1.3	1.2
Tekstil Bankası A.Ş.	0.2	0.4	0.2	0.2	0.4	0.2
Turkish Bank A.Ş.	0.1	0.1	0.1	0.1	0.1	0.1
Türk Ekonomi Bankası A.Ş.	1.9	2.5	1.8	1.9	2.4	1.8
Türkiye Garanti Bankası A.Ş.	13.3	13.9	12.5	12.8	13.3	12.5
Türkiye İş Bankası A.Ş.	14.8	13.0	14.3	14.3	12.4	14.3
Yapı ve Kredi Bankası A.Ş.	8.4	10.6	8.0	8.1	10.1	8.0
Banks Under Depo. Ins. Fund	0.1	0.0	0.0	0.1	0.0	0.0
Birleşik Fon Bankası A.Ş.	0.1	0.0	0.0	0.1	0.0	0.0
Banks	Share in Group			Share in Sector		
	Total Assets	Total Loans	Total Deposits	Total Assets	Total Loans	Total Deposits
Foreign Banks	14.0	17.4	12.5	13.5	16.7	12.5
Arap Türk Bankası A.Ş.	0.1	0.1	0.0	0.1	0.1	0.0
Bank Mellat	0.1	0.1	0.0	0.1	0.1	0.0
Citibank A.Ş.	0.7	0.6	0.7	0.7	0.5	0.7
Denizbank A.Ş.	2.8	3.8	2.3	2.7	3.7	2.3
Deutsche Bank A.Ş.	0.2	0.0	0.2	0.2	0.0	0.2
Eurobank Tekfen A.Ş.	0.5	0.3	0.4	0.5	0.3	0.4
Finans Bank A.Ş.	3.7	4.8	3.8	3.6	4.6	3.8
Fortis Bank A.Ş.	1.6	2.0	1.1	1.6	1.9	1.1
Habib Bank Limited	0.0	0.0	0.0	0.0	0.0	0.0
HSBC Bank A.Ş.	1.8	2.4	1.7	1.8	2.3	1.7
JPMorgan Chase Bank N.A.	0.0	0.0	0.0	0.0	0.0	0.0
Millenium Bank A.Ş.	0.1	0.2	0.2	0.1	0.2	0.2
ING Bank A.Ş.	2.0	2.8	1.7	1.9	2.7	1.7
Société Générale (SA)	0.1	0.0	0.0	0.1	0.0	0.0
The Royal Bank of Scotland N.V.	0.2	0.1	0.1	0.1	0.1	0.1
Turkland Bank A.Ş.	0.1	0.2	0.2	0.1	0.2	0.2
WestLB AG	0.0	0.0	0.0	0.0	0.0	0.0
Development and Investment Banks	100.0	100.0	-	3.4	4.0	-
Aktif Yatırım Bankası A.Ş.	2.1	2.0	-	0.1	0.1	-
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	5.2	6.5	-	0.2	0.3	-
Credit Agricole Yatırım Bankası Türk A.Ş.	0.2	0.0	-	0.0	0.0	-
Diler Yatırım Bankası A.Ş.	0.3	0.5	-	0.0	0.0	-
GSD Yatırım Bankası A.Ş.	0.3	0.4	-	0.0	0.0	-
İller Bankası	30.2	38.1	-	1.0	1.5	-
İMKB Takas ve Saklama Bankası A.Ş.	5.8	0.1	-	0.2	0.0	-
Merrill Lynch Yatırım Bank A.Ş.	1.4	0.0	-	0.0	0.0	-
Nurol Yatırım Bankası A.Ş.	0.7	0.7	-	0.0	0.0	-
Taib Yatırım Bank A.Ş.	0.1	0.0	-	0.0	0.0	-
Türk Eximbank	23.4	22.2	-	0.8	0.9	-
Türkiye Kalkınma Bankası A.Ş.	4.5	5.1	-	0.2	0.2	-
Türkiye Sınai Kalkınma Bankası A.Ş.	25.6	24.3	-	0.9	1.0	-

Glossary

1. Terms used in Financial Statements

TC: Turkish Currency **FC:** Foreign Currency

Fin.ass.where fair value cha. is refl.to I/S (Net): Financial assets where fair value change is reflected to income statement

Fin.assets clas. as fair value change is refl.to I/S: Financial assets where fair value change is reflected to income statement

Hedges for invest. made in foreign countries: Hedges for investments made in foreign countries

Prop.&Equ.for Sale p. and from Term.Op.(Net) : Property and equipment held for sale purpose and held from terminated operations

Derivative Finan. Liabilities Held for Trading: Derivative Financial Liabilities Held for Trading

Derivative Finan. Liabilities Held for Hedging: Derivative Financial Liabilities Held for Hedging

Lia.for Prop.&Equ.for Sale p. and from Term.Op.(Net) : Liabilities for Property and equipment held for sale purpose and held from

Revaluation changes of property and equip..: Revaluation changes of property and equipment

Revaluation changes of real est.for inv. pur.: Revaluation changes of real estates for investment purpose

Free shares from inv.&ass.,subs.& joint vent.: Free shares from investment and associates, subsidiaries and joint ventures (business partners)

Val.inc.in pro.& equ.held for sale p.and term.ope.: Value increase in property and equipment held for sale purpose and held from terminated operations

Derivative finan. instruments held for hedging: Derivative financial instruments held for hedging

Accepted independent guaran. and warran.: Accepted independent guaranties and warranties

2. Formulas Used in the Calculation of Ratios

Shareholders' Equity / (Amount subject to credit risk + Amount Subject to Market Risk + Amount subject to operational risk) (Capital Adequacy Ratio): Prepared in the "Financial Position" section of the Communique-Financial statements and related explanation and footnotes of the banks that is disclosed to the public-

Financial assets (net) = Financial assets where fair value change is reflected to income statement (net) + Financial Assets Available for Sale (net) + Investments held to Maturity (net) + Derivative Financial Assets Held for Hedging

Total Loans and Receivables = Loans and Receivables + Loans Under Follow-up - Specific Provisions

Loans Under Follow-up (net) = Loans Under Follow-up - Specific Provisions

Permanent Assets = Investments and Associates (net) + Subsidiaries (net) + Joint Ventures (net) + Property and Equipment (net) + Intangible Assets (net) + Property and Equipment Held for Sale Purpose and from Terminated Operations (Net) + Loans Under Follow-up - Specific Provisions

Net On Balance- Sheet Position: Used from the "Information on currency risk of the bank" table from "Financial Position" section of the Communique-Financial statements and related explanation and footnotes of the banks that is disclosed to the public-

Net Off Balance- Sheet Position: Used from the "Information on currency risk of the bank" table from "Financial Position" section of the Communique-Financial statements and related explanation and footnotes of the banks that is disclosed to the public-

TC: Turkish Currency **FC:** Foreign Currency

Consumer Loans : Used the sum of the table "Consumer Loans, Individual Credit Cards, Personnel Loans and Personnel Credit Cards" from "Information and Disclosures Related to Assets" section of the Communique-Financial statements and related explanation and footnotes of the banks that is disclosed to the public-

Liquid Assets = Cash and Balances with the Central Bank of Turkey + Financial assets where fair value change is reflected to income statement (net) + Banks + Money Market Placements + Financial Assets Available for Sale (Net)

Short-term Liabilities: "Demand" and "Up to 1 Month" columns of the "Liquidity Risk" table from "Financial Position" section of the Communique-Financial statements and related explanation and footnotes of the banks that is disclosed to the public-

Net Interest Income after Provisions = Net Interest Income - Specific Provisions for Loans and Other Receivables

Non-interest Income (net) = Net Fees and Commissions Income/Expenses + Dividend Income + Trading Profit/Loss (net) + Other Operating Income

Personnel Expenses: Used from the table from "Information and Disclosures related to Income Statement" section of the Communique-Financial statements and related explanation and footnotes of the banks that is disclosed to the public-

3. Exchange Rates (USD/TRY)

Year	Period	USD /TRY	Year	Period	USD /TRY
2010	March	1.5157	2009	March	1.6682

4. This report is prepared from the year-end audited and non-consolidated "The Common Data Set" of banks (deposit banks and development and investment banks that are operating in Turkey under the rules of Banking Law), that are sent to the Banks Association of Turkey and prepared according to related Communique-Financial statements and related explanation and footnotes of the banks that is disclosed to the Public-

5. Some of the tables in the "Appendix" section of the report are prepared using the data from the "Related Explanation and Footnotes". The differences between some figures of "Financial Tables" and the figures from "Footnotes" are due to the differences in the tables of some banks.